



Office of U.S. Congressman  
**LLOYD DOGGETT**

217 West Travis Street San Antonio, TX 78205 210-704-1080  
300 East 8th Street #763 Austin, TX 78701 512-916-5921

<http://doggett.house.gov>  
<http://facebook.com/LloydDoggett>  
[@ReplLloydDoggett](https://twitter.com/ReplLloydDoggett)

The banner includes a portrait of Congressman Lloyd Doggett, a signature, and three small images: a building, a field of flowers, and the U.S. House of Representatives seal.

## WHAT YOU NEED TO KNOW ABOUT THE NEW HEALTH INSURANCE MARKETPLACES

If you buy your own coverage or are currently uninsured, you will want to learn about the new Health Insurance Marketplaces.

The new Health Insurance Marketplace is an online marketplace where consumers can choose among numerous quality private health insurance plans and where tax credits are widely available to make the plan you choose affordable.

**Key Dates:** October 1, 2013 – Enrollment in the Marketplace begins  
January 1, 2014 – Health coverage in the Marketplace begins

### Choice of Many Quality Private Health Insurance Plans:

- Every health insurance plan in the Marketplace will offer comprehensive coverage, from doctors to medications to hospital visits.
- The Marketplace will enable you to easily compare your insurance options based on price, coverage, quality and other features important to you.
- Every health insurance plan in the Marketplace is required to meet basic standards, including quality standards and access to a range of doctors and clinicians.
- Clear information on plan premiums, deductibles, and out-of-pocket costs must be provided, before you decide to enroll, so you know what you are buying. All information on the health plans must be in easy-to-understand language and there can be no fine print.
- Every health insurance plan in the Marketplace will provide free coverage for preventive services.

## Strong Consumer Protections Required of Plans:

- Plans in the Marketplace cannot deny you or charge higher premiums for pre-existing conditions and cannot have lifetime or annual limits. Plans include a cap on your out-of-pocket costs, and women are charged the same rates as men.

## Tax Credits to Make Your Premiums Affordable:

- More than 80 percent of those buying coverage in the Marketplaces will qualify for premium tax credits, which will significantly cut what you actually pay in premiums. The tax credits are provided immediately and directly to the health plan you have chosen – immediately lowering what you pay in monthly premiums.
- The tax credits are available on a sliding-scale for those with incomes between 100% and 400% of the poverty level (between \$23,500 to \$94,200 for a family of four in 2013). You can determine the tax credit you may be eligible to receive at this website: <http://kff.org/interactive/subsidy-calculator/>. Be sure to report any changes of income to the Marketplace as your tax credit may change and you may be required

## Cost-Sharing Subsidies to Reduce Out-of-Pocket Costs

- You may also qualify for cost-sharing subsidies to reduce the amount you owe for co-payments, deductibles, and other out-of-pocket costs. Individuals and families with incomes up to 250 percent of the poverty level (\$28,725 for an individual and \$58,875 for a family of four in 2013) will be eligible. To qualify, you must purchase a “silver” level plan.

## Consumer Assistance and Enrollment Help:

- Help will be available in the Marketplace to assist you in choosing and enrolling in the best private plan for you, including:
  - A national toll-free call center (1-800-318-2596);
  - A website with plan comparison tools ([www.healthcare.gov](http://www.healthcare.gov)); and
  - Navigators, such as community organizations, that will provide you impartial, unbiased assistance in evaluating the best plan for you.