

# WORKING AMERICA HEALTH CARE

## **DON'T** FUMBLE YOUR HEALTH CARE

**Did you know** an unexpected trip to the hospital could cost you and your family nearly **\$2,000 a day**? The hefty price tag does not even include drugs or medical procedures, which can easily add up to tens of thousands of dollars.

**It's no joke.** A majority of all bankruptcies in the United States are caused by soaring medical bills. Health insurance can protect you from an unexpected financial hit due to accident or illness.

If you and your family do not have health insurance, the NFL Players Association is proud to recommend **Working America Health Care**. In collaboration with Velapoint, Working America Health Care offers you:

- ▶ **Information about the health care law; and**
- ▶ **An easy way to connect to/find health insurance and compare carriers, plans and prices side by side.**

Plus, find out if you qualify for tax credits and subsidies through the Health Insurance Marketplace based on your income.

Don't sit on the bench and miss out on this unique opportunity. Licensed agents at Velapoint are on standby to answer your questions and help you find a health plan for you and your family.

RECOMMENDED BY



# NFLPA

**CALL OR GO ONLINE TODAY:**

**844-961-9639** ◀▶ **[www.WorkingAmericaHealthCare.org/NFLPA](http://www.WorkingAmericaHealthCare.org/NFLPA)**

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## **Affordable Care Act and Health Insurance Marketplace Frequently Asked Questions**

### **What is the Affordable Care Act?**

The Affordable Care Act is the U.S. healthcare reform law that expands and improves access to care and curbs spending through regulations and taxes.

The Affordable Care Act's main focus is on providing more Americans with access to affordable health insurance, improving the quality of health care and health insurance, regulating the health insurance industry, and reducing health care spending in the U.S. The law contains hundreds of different provisions that address different aspects of "the healthcare crisis" in the U.S.

### **What is a Health Insurance Marketplace?**

A Health Insurance Marketplace, also known as a Health Exchange, is a platform through which individuals and families can shop for health-care coverage.

There are 51 Health Insurance Marketplaces throughout the country, one for each state and the District of Columbia. Through the Health Insurance Marketplace, you are able to:

- Shop for and compare health plans offered by private insurance companies,
- Find out if you qualify for tax credits and subsidies that may help you pay for a private health plan, and
- Sign up for coverage.

Note that the Health Insurance Marketplace may be known by other names depending on where you live (e.g. Covered California, Kynect, DC Health Link; or New York State of Health).

## **Who is required to purchase health insurance?**

As of January 1, 2014, most individuals and families in the United States are required to carry health insurance or pay a fee for going without coverage.

- If you receive health insurance through work, then you most likely don't have to do a thing.
- If you are covered by a health system such as Medicaid, Medicare, or TRICARE, then you're likely covered.
- But if you or your family currently do not have health insurance, you are able to purchase a private plan through a Health Insurance Marketplace that meets your family's health and budgetary needs.

## **What does my insurance plan cover?**

Almost every health insurance plan offered in the United States, whether on or off the Health Insurance Marketplace, will be required to cover what are known as Essential Health Benefits (EHBs). These include:

- Preventive care
- Prescription drugs
- Emergency care
- Rehabilitative and habilitative care
- Hospitalization
- Behavioral and mental health
- Ambulatory services
- Maternity and newborn care
- Laboratory services
- Pediatric care, including vision and dental care

In addition, most plans are required to cover preventive services without charging you a co-pay or co-insurance, even if you have not yet met your yearly deductible. These include but are not limited to:

- Annual checkups
- Cancer screenings
- Screenings for blood pressure, cholesterol, and diabetes
- Immunization vaccines

## **What if I can't afford coverage?**

The Affordable Care Act is designed to make coverage more affordable. Most Americans are eligible for financial help from the government that reduces the cost of premiums.

**When I recently lost my job, I signed up for a COBRA plan. I find that it is very expensive. Can I sign up for a Marketplace plan?**

In most cases, once you elect COBRA coverage, you cannot purchase a Marketplace plan except during Open Enrollment. Workers often save up to 50% by purchasing a plan on the health exchanges versus electing COBRA, due to available tax credits and subsidies.

**Why choose WAHC, and not a navigator or other application assistance?**

In addition to the reasons above, by choosing Working America Health Care we can strengthen the labor movement in a number of ways.

- Working America Health Care is the only Labor affiliated option.
- We work with licensed agents who are more experienced with insurance and can help members choose the best plan for them.

