



**National
Urban League**

To Be Equal #40

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Affordable Health Care Arrives October 1

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"Nearly 6 in 10 uninsured Americans will be able to get coverage for \$100 or less." President Barack Obama

We fought and won a battle three years ago to improve access to affordable health care for every American and finally it's here. On Tuesday of this week a key component of the Affordable Care Act will take effect when the new Health Insurance Marketplace opens for business, allowing millions of Americans to shop for a variety of quality, affordable health plans that best meet their needs.

Here is how it works. First, if you are among the vast majority of Americans who already have health insurance that you like, you can keep it and you don't have to change a thing. The only changes you will see are new benefits, better protections from insurance company abuses and more value for every dollar you spend on health care. For example, you can no longer be denied coverage because of a pre-existing condition and you can't be canceled because you get sick. Young people can be covered by their parents up to age 26. Most people will now be eligible for free preventive screenings like blood pressure and cholesterol tests, mammograms, and colonoscopies. Insurance companies will no longer be able to set a life-time dollar limit on what they spend for your essential health services. In addition, 47 million women will gain access to preventive health services. The law makes it illegal to charge women different rates than men. And seniors on Medicare will have access to cheaper drugs, and free preventive care.

For the millions of Americans who currently have no health insurance, the new law offers a long-awaited lifeline of protection. Beginning October 1, with a visit to the Health Insurance Marketplace at www.HealthCare.gov, you can learn if you can get lower costs based on your income, compare your coverage options side-by-side, and enroll.

When you use the Marketplace, or "health insurance exchange", as it is also called, you'll fill out an application and see all the health plans available in your area. You'll provide some information about your household size and income to find out if you can get lower costs on your monthly premiums for private insurance plans. You'll learn if you qualify for lower out-of-

pocket costs.

The Marketplace will also tell you if you qualify for free or low-cost coverage available through Medicaid or the Children's Health Insurance Program (CHIP). The open enrollment period runs from Tuesday, October 1, 2013 to March 31, 2014. Coverage begins on January 1, 2014. You can also get help by phone, 24/7, by calling 1-800-318-2596. And local help can be found by visiting LocalHelp.HealthCare.Gov. President Obama signed the Affordable Care Act into law on March 23, 2010. It was upheld by the Supreme Court on June 28, 2012. This week the law begins to take effect. While there will inevitably be some start-up wrinkles to iron out, this law is good for the health of the American people and good for the Nation. Congressional extremists bent on stopping its implementation are fighting a losing battle and only putting their own political futures at risk. Obamacare is here to stay.

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