



The Affordable Care Act and what it means for you!

- **Do I need to worry about the Affordable Care Act?**

Only if you are uninsured. If you participate in an employer sponsored health insurance plan or you are receiving health insurance benefits through a government sponsored program, you may not need to worry. Verify the terms of your current health insurance plan.

- **I pay the Student Health Fee every semester, does that count as health care?**

No, payment of the Student Health Fee allows you to receive a limited measure of health services through the Student Health Services programs on each of the campuses. However, the Affordable Care Act still requires that you have your own personal health insurance.

- **What will happen to me if I just tune this out?**

If you're uninsured in 2014 you will have to pay a small fine on your tax return. In 2014, the fine is \$95 for each person in your household or 1 percent of household income, whichever is greater.

- **How do I figure out how much it will cost to get covered?**

In California, you can go to www.coveredca.com the state's new health insurance exchange. It's like a travel website. You can put in your age, location and income anonymously and it will line up plans for you to see. It will also check if you qualify for a subsidy, which means the government might pay part of your premium.

- **Is this going to be expensive?**

Each situation is different and there are certain factors to be considered. For example, those who make more than \$46,000 a year do not qualify for a subsidy from the government. The discounts are reflected in the price listed on the www.coveredca.com website. The federal Affordable Care Act website: www.healthcare.gov

- **Do I have to do this right away?**

You should, this is why: The open enrollment period for all of the plans sold in the new health exchange runs through March 2014. But, if you want your coverage to start on New Year's Day, you must be enrolled by Dec. 15. So it's probably best to get rolling on this by mid-November.

- **English is not my primary language, is there assistance for me?**

Covered California has telephone assistance and multilingual, confidential operators. The website has many multilingual options that can be selected for non-English speakers.