



## **GET THE FACTS ABOUT HEALTH INSURANCE**

The new health law offers individuals and families access to high-quality, affordable health coverage, including private insurance and Medicaid. The law guarantees new rights, benefits, and responsibilities. DC Health Link will be open October 1, 2013 for enrollment in coverage that begins on January 1, 2014. You will be able to compare options side-by-side and choose the coverage that best meets your needs and budget.

### **NEW RIGHTS:**

- Insurance companies cannot turn you down or charge you more because of a current or past medical condition.
- Insurance companies cannot charge you more because you are a woman of child-bearing age or because of your occupation.
- Insurance companies cannot put annual or lifetime dollar limits on your benefits.

### **NEW BENEFITS:**

All insurance companies must cover essential health benefits including doctor visits, hospital stays, maternity care, prescription drugs, preventive care, and more.

### **NEW RESPONSIBILITIES:**

Starting in January 2014, most people are required to have health insurance or pay a penalty of \$95 per person.



## **FINANCIAL HELP:**

Many people will be eligible for financial help to lower their insurance premiums. Individuals with annual income up to \$45,960 and families of four with income up to \$94,200 will be eligible for help on a sliding scale.

## **EXPERT ASSISTANCE:**

DC Health Link's trained experts will be available online, on the phone, or in person to help you review your options, figure out your eligibility for financial help, and enroll in the plan of your choice. If your income is low enough, DC Health Link will tell you if you are eligible for Medicaid and connect you with help to choose the plan that is best for you.

For information about the District's Medicaid program, visit [dhcf.dc.gov/service/Medicaid](https://dhcf.dc.gov/service/Medicaid)

To reach the DC Office of Health Care Ombudsman and Bill of Rights, visit [ombudsman.dc.gov](https://ombudsman.dc.gov) or call toll-free **1-877-685-6391**