

THE
LAW

HEALTH CARE REFORM MEANS YOU HAVE OPTIONS TODAY YOU NEVER HAD BEFORE

The law aims to make quality, affordable health care more widely available and offers financial help to those who need it most. It also requires most Americans to get health insurance in 2014 or pay a penalty.

A

AFFORDABILITY

\$

Health care reform makes it possible for many people to get help with the costs of insurance. In 2014, for example, help is available to individuals in New York who earn up to \$45,960 and families of four earning up to \$94,200.



CALL EMBLEMHEALTH AT
1-866-838-9144 (TTY: 711)
FOR MORE DETAILS

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ESSENTIAL HEALTH BENEFIT CATEGORIES COVERED

INCLUDING:

- Routine doctor visits
- Emergency room visits
- Hospital care
- Maternity and newborn care
- Prescription drugs
- And more...

B BENEFITS

+

All health plans available in New York provide quality coverage for 10 essential health benefit categories, including routine doctor visits, hospital stays and prescriptions. The new law also says you can't be turned down for insurance if you have a pre-existing condition.



CHOICE

C

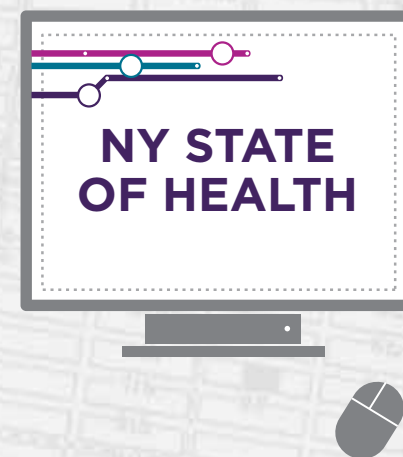
NY State of Health will offer you a choice of health plans that fit your lifestyle and budget.

EmblemHealth is proud to offer quality, affordable plans to help you stay healthy, get well and live better.

LIVE OCTOBER 1, 2013

NY STATE OF HEALTH: THE OFFICIAL HEALTH PLAN MARKETPLACE

The marketplace will make comparing and shopping for a plan easier. It is also the only place where you can get help paying for a health insurance plan.



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PUT CARE ON YOUR CALENDAR

- **October 1, 2013**
The NY State of Health marketplace opens, and you can go there to purchase a Select Care Plan from EmblemHealth.
Visit: nystateofhealth.ny.gov
- **December 15, 2013**
Last day to buy health insurance on the marketplace if you want benefits to start January 1, 2014.
- **January 1, 2014**
Start date of your health benefits if you enrolled by December 15, 2013.
- **March 31, 2014**
Last day to buy a health plan on NY State of Health during open enrollment for 2014.
- **October 1, 2014**
Time to renew your health plan on the marketplace.

THE GUIDANCE YOU NEED

While the world of health care is changing, one thing remains the same:

EmblemHealth is committed to helping New Yorkers like you find their way to the quality health care they need. After all, we've been doing it for over 75 years.

If you have any questions, we're always here for you.

Call: 1-866-838-9144 (TTY: 711)
Visit: emblemhealthreform.com

EmblemHealth Neighborhood Care welcomes you for tips on how to stay healthy, get well and live better.

215 West 125th St.
Harlem, New York, NY

206-20 Linden Blvd.
Cambria Heights, Queens, NY



TIME TO CARE

ABOUT HEALTH CARE REFORM

THE
A B C's
OF HEALTH CARE REFORM
What you need to know to get the care you need.

LET EMBLEMHEALTH BE YOUR GUIDE
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