

Health Care Reform is coming.

Here are some things you need to know.



Health Care Reform will be different for everyone. But we'll help you navigate the coming changes.*

Most everyone has heard a lot of talk about health care reform and the changes that are coming in 2014. But what does it mean to you? This brochure will help you sort it out.

Specifically:

- + There's a lot of new terminology, so we've created a glossary to help you understand the most commonly used words.
- + We've included upcoming milestones to remember for health care reform in an easy-to-view timeline.
- + Blue Cross and Blue Shield of North Carolina (BCBSNC) has many tools and resources that should make it easy to find the right plan for you.
- + There are many new health benefits for members to look forward to, and we'll share some of them with you.
- + We'll help you sort out your options and explain what happens if you don't do anything.

We're here for you every step of the way.

* None of the information contained herein should be construed as legal advice. All information is for educational purposes only. The requirements of the Affordable Care Act (ACA) may be different for everyone. Please consult your legal counsel or tax advisor for further details.

Health Care Reform means you can look forward to **new and expanded** health benefits in 2014.*

Health care reform mandates that all new 2014 compliant plans include 10 Essential Health Benefits.**

Have a look. Some of these benefits already existed, so new or expanded benefits are listed in **bold**:

- + Ambulatory patient services
- + Emergency services
- + Hospitalization
- + **Maternity and newborn care now automatically covered**
- + **Increased benefits for mental health and substance use disorder services including behavioral health treatment**
- + Prescription drugs
- + **Rehabilitative and habilitative services and devices**
- + Laboratory services
- + Preventive and wellness services and chronic disease management
- + **Pediatric services, including oral and vision care**

As you can see, your BCBSNC plan will provide you with even more services. Additionally, all new health care compliant plans now have an annual cap on out-of-pocket expenses (estimated \$6,350 for single and \$12,700 for family).

See how BCBSNC is helping you navigate health care reform.

* Terms, conditions, exclusions and extent of coverage of all benefits will be described in the product benefit booklet.
** Some of these benefits may or may not apply to grandfathered plans.

We have the tools and resources to guide you.

- + **Blue MapSM** is an interactive, easy-to-use web application designed to provide you with a *personalized* recommendation explaining the options you have in choosing a plan. We'll be sending you information on how to use Blue MapSM, so look for it in the mail soon.
- + **Our Personal Reform Advisors** will help guide you through the specifics of health care reform. **Call 888-291-1787 to speak to one of our advisors.**
- + **Events** will be held throughout North Carolina to explain the nuances of health care reform and provide an opportunity for attendees to ask questions. We'll let you know when we're coming to a town near you.
- + **2,400 BCBSNC agents** are located across the state. Your agent is ready to assist you. If you don't have an agent, feel free to call one of our Personal Reform Advisors.
- + **The BCBSNC health care reform website** has content that clarifies health care reform. Simply visit **www.nchealthreform.com**.
- + **A variety of BCBSNC plan options** should make finding the right solution easy for each and every member.

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Important dates you'll want to remember.

Today: Learn more about health care reform by visiting www.nchealthreform.com.

June 2013: Blue MapSM should help you find the right solution. Just answer a few simple questions, and get a personalized recommendation based on your member profile that will outline your options.

Summer 2013: BCBSNC events will be hosted throughout North Carolina. We'll let you know when we're coming to a town near you.

September 2013: Enrollment begins in one month. You will receive your renewal/enrollment kit. Will you have changes or need new plan options?

October 2013: New health care reform plans are available. Have you completed your Blue MapSM? You can review your options and get a quote.

December 2013: Deadline is approaching to make changes to your current plan or sign up for a new one.



Health Care Reform has its own language.

Here are the most commonly used terms:

Affordable Care Act (ACA) - The law intended to address issues with our health care system by increasing access to health insurance, introducing reform and improving quality. Also referred to as the Patient Protection and Affordable Care Act (PPACA).

Health Insurance Marketplace - An online insurance marketplace where individuals can compare, shop for and buy qualified health insurance plans. Also known as an "Exchange."

Federal Poverty Level (FPL) - A measure of income level (by family size) that determines eligibility for premium tax credits. For example, a family of four that makes less than \$94,200 a year may be eligible for help.

Premium Tax Credits - These will be made available to low and middle-income Americans and applied to health insurance premiums. **Cost Sharing Reductions** will limit a plan's maximum out-of-pocket costs.

Grandfathered - Refers to health insurance plans that were in effect prior to *March 23, 2010* and that have not undergone specific changes. The ACA allows grandfathered plans to be exempt from some ACA requirements.

Health Care Reform (HCR) - The changes that will occur on January 1, 2014 as a result of the comprehensive health care reform law known as the Affordable Care Act.

What are my options?

Health care reform will be different for everyone, so it's important to know your options. We're here to help.

One of the first things you will need to do is determine if you have a grandfathered plan (which refers to health insurance plans that were in effect prior to March 23, 2010). If you are not sure, call one of our Personal Reform Advisors at **888-291-1787** to assist you or use Blue MapSM.

If you DO have a grandfathered plan:

- + You have flexibility. If you like your current plan, you can stay with it. For many people, this will be the best course of action because it may be the least expensive option.
- + You may qualify for a premium tax credit that can be applied to health insurance premiums; however, premium tax credits cannot be applied to your current grandfathered plan. It may still be in your best interest financially to stay with your grandfathered plan.
- + Before moving forward, you should take the time to evaluate both the benefits of staying with your current grandfathered plan and the benefits of 2014 BCBSNC health care reform compliant plans.
- + The choice is yours. Remember, avoid the penalty and keep a plan. It is important to note: **once you leave a grandfathered plan, you cannot go back to it.** If you have questions, we're here to help.

If you DO NOT have a grandfathered plan:

- + We will automatically move you to a 2014 BCBSNC health care reform compliant plan that most closely matches your current plan. Your new plan will look a lot like what you have today. You always have the option to change this plan during the annual open enrollment period.
- + You will want to determine if you are eligible for a premium tax credit. If you are, this can be applied to your new plan to lower your monthly premiums.
- + Remember, avoid the penalty and keep a plan.

We'll make it easy. By taking a Blue MapSM or talking to a Personal Reform Advisor, we can help you figure out what you need to consider.



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