






AFFORDABLE CARE ACT

WHAT YOU NEED TO KNOW



These are some of the benefits available under the Affordable Care Act. For further information about how you and your plan are affected, contact your plan administrator.

UNDER THE AFFORDABLE CARE ACT:

	80 cents of every premium dollar goes to your care, not administrative costs.
	Choose your primary care provider and your child's pediatrician within your network.
	No lifetime dollar limit on most benefits. Annual dollar limits will be phased out in 2014.
	No higher charges or denial of coverage because of a pre-existing condition.
	No higher co-payments or coinsurance for out-of-network emergency room visits.

THE HEALTH INSURANCE MARKETPLACE

healthcare.gov

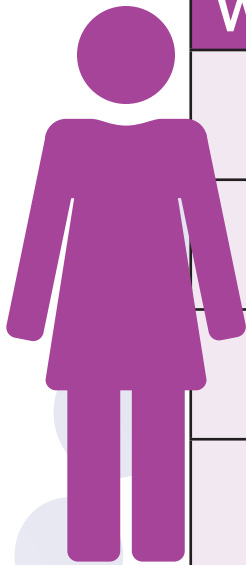
The Health Insurance Marketplace was established to make buying health coverage easier and more affordable. You can:

- compare health plans
- find answers to questions
- enroll in a plan that meets your needs



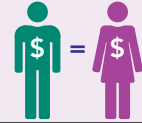
THE NEXT OPEN ENROLLMENT PERIOD:
NOVEMBER 15, 2014–FEBRUARY 15, 2015





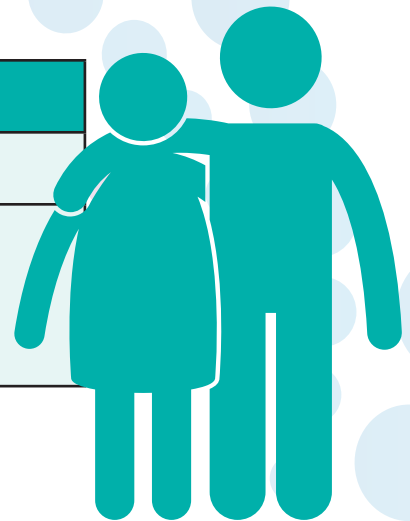
WOMEN

- 18.6 million uninsured women have new opportunities for coverage
- Women cannot be charged higher insurance premiums than men
- No referrals from primary care provider before seeking OB-GYN services from participating OB-GYN specialists
- Covered preventive services and screenings include:
 - type 2 diabetes
 - breast cancer mammography



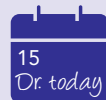
CHILDREN/YOUNG ADULTS

- Young adults can remain on their parents' plan up to age 26
- Many screenings, risk assessments and immunizations for children are covered:
 - congenital hypothyroidism (for newborns)
 - obesity



SENIORS

- Seniors with Medicare receive an annual wellness preventive visit at no cost
- Other preventive services covered include:
 - diabetes screening
 - mammograms
 - bone mass measurement
- Medicare drug discounts increase yearly until the coverage gap is closed in 2020



Patients have questions. We have answers.

The Hormone Health Network is your trusted source for endocrine patient education. Our free, online resources are available at hormone.org.