

I don't have insurance

Will I need to get insurance?

Yes. Beginning in 2014, every American will have to get insurance or pay a tax penalty. You can be exempted if your employer's insurance would cost more than 9.5% of your income.

How can I get insurance?

You may qualify for Medicaid in 2014. *Everyone*—except for undocumented immigrants—with income below 138% of the federal poverty level (about \$1285/month) can get Medicaid.

What if I don't qualify for Medicaid?

You'll be able to buy insurance through a new system, called a "Health Benefit Exchange." You pick the plan you like, and the government helps you pay, if your income is between 138% and 400% of the federal poverty level (\$1285 - \$3771/month).

Can I be turned down because of HIV/AIDS or other conditions?

No! Insurance companies won't be allowed to turn you down because you are already sick. They can't put a limit on how much you spend.

The Ryan White Program has been helping me. Will it still be there?

We hope so, but the program comes up for vote in Washington in 2013.

I have Medicaid

I have Medicaid, will it change?

Not much! You keep your coverage, and your benefits will be the same.



I have Medicare

I have Medicare, will it change?

Only for the better. You can now get free preventative care and a free annual wellness visit.

How does Part D change?

- ◆ The "donut hole" is being phased out. Starting in 2011, anyone reaching the coverage gap for prescription drugs gets a 50% discount on brand-name drugs.
- ◆ By 2020, the coverage gap will be closed and you'll pay 25% of drug costs.

I have insurance

Will anything change for me?

Only for the better. If you like your plan, you can keep it, plus:

- ◆ No more lifetime dollar limits.
- ◆ Your insurance company can't cancel your coverage.
- ◆ By 2014, your insurance won't be allowed to put annual limits on your coverage.

You can also buy your own insurance in the "Exchange," if your employer's insurance is too expensive

Are there any other new protections?

Yes, starting in 2014. But not all plans will have to give you these extra new consumer protections:

- ◆ Your insurance will have to cover certain preventative services *for free*.
- ◆ You'll have protections for your choice of providers and access to emergency care.

Plans that existed in March 2010 won't have to give you these protections.

What if I can't afford my job's plan?

You can be exempted if you would have to pay more than 9.5% of your income for insurance.

What if I need to change jobs?

Starting in 2014, you can't be turned down or have to wait for coverage



But I need Insurance now

You may qualify for the **Pre-Existing Condition Insurance Plan**.

What is that?

The health care reform law created an insurance plan for people who can't get insurance because of a pre-existing condition, like HIV. You can't be turned down for health reasons and it can't cost more than it would if you didn't have HIV.

How do I qualify?

You must be a US citizen or legal resident, have a pre-existing condition, and have been uninsured for at least six months.

How can I learn more?

Call 1-866-665-2117 or visit http://www.inclusivehealth.org/fed_eligible_reg.htm.



Help! This sounds complicated

How will I know what's best for me?

The law sets up "Navigators" that will help people learn about and sign up for insurance. Plans are being made to set-up "one-stop-shopping" for insurance or Medicaid.

How can I learn more now?

Check the internet:
www.healthcare.gov
www.hivhealthreform.org

Or contact:

**Duke AIDS Legal Project
Policy Project
Duke Law School
Box 90360
Durham, NC 27708
Phone: (919) 613-7169**

HEALTH CARE REFORM



**Coming in
2014!**



**Information people
living with
HIV/AIDS need to
know**