



## How the AFFORDABLE CARE ACT benefits SENIORS

The Affordable Care Act (ACA) will ensure affordable, quality and accessible healthcare to all Americans. Starting this fall, an easy-to-use online “marketplace” will be available for you and your family to browse different healthcare insurance plans and buy one that best fits your needs.

- ✓ In 2014, ALL health insurance plans will provide comprehensive preventative coverage by strengthening Medicare. Coverage will be extended to yearly wellness visits and preventative care such as cancer, cholesterol and diabetes screenings, immunizations, diet counseling and more.
- ✓ The Affordable Care Act improves care in nursing homes through greater staff accountability, criminal background checks for employees, and standardized complaint forms.

Online enrollment can be accessed through [www.nystateofhealth.ny.gov](http://www.nystateofhealth.ny.gov)

<b>Enrollment begins:</b>	<b>October 1, 2013</b>
<b>Coverage begins:</b>	<b>January 1, 2014</b>

### Frequently Answered Questions:

**Q: Can I buy coverage through the Health Care Exchange?**

A: Yes! Anyone who does not have health insurance, or those who are not happy with their health insurance, can buy new insurance through the exchange.

**Q: What happens if I have Medicare?**

A: If you qualify for Medicare, you keep your Medicare coverage.

**Q: What if I still can't afford health insurance?**

A: There are tax credits available to make sure your insurance is affordable. To qualify for a tax credit, your annual household income must be between \$11,490 and \$45,960 for an individual, and between \$23,550 and \$94,200 for a family of four. The online exchange will make it easy to see which tax credit applies to you.

**Q: Where can I go to find out more information?**

A: In October, there will be trained navigators throughout Queens who will be able to help you understand all of your options and fill out your applications, both in person and over the phone. The schedule is available on our website: [www.meng.house.gov](http://www.meng.house.gov).

**You can also call: 1-800-318-2596**