

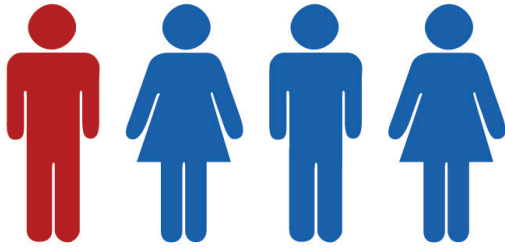
THE AFFORDABLE CARE ACT IN ARKANSAS

Beginning in October 2013, more than 500,000 Arkansans who are uninsured will have a new way to shop for, compare, and purchase insurance. The Affordable Care Act is a good deal for children and families, our local communities, and our state's economy.

WHY DO WE NEED THE ACA?

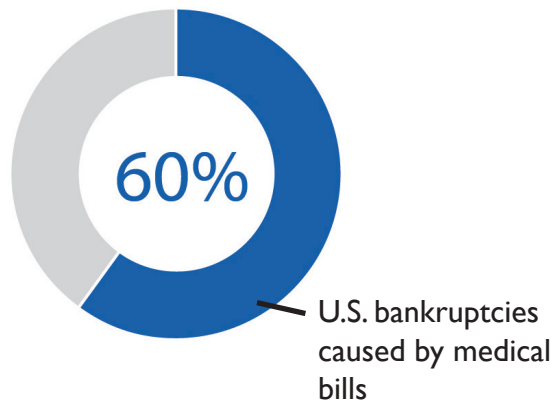
One in four Arkansas adults does not have health insurance

Affordable health insurance would help Arkansans get the preventive care, screenings, and treatments they need.



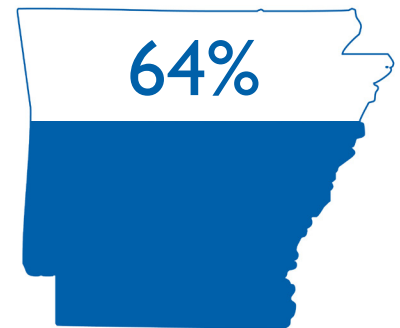
Medical bills cause 60 percent of bankruptcies in the U.S.

The ACA means families will not have to declare bankruptcy to get health care.



The ACA means better access to preventive care for kids

64 percent of Arkansas kids have the same, or better, preventive care services thanks to the ACA.



NEW COVERAGE IS AVAILABLE

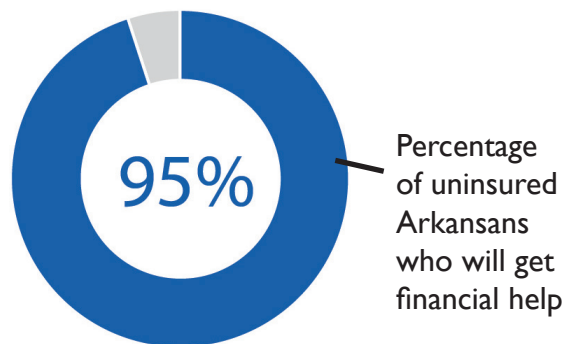
You will have access

All Arkansans will be able to access comprehensive, affordable health coverage.

- +** If you have full-coverage, affordable insurance – you can keep it.
- +** If you currently qualify for Medicaid or ARKids First but aren't enrolled, you can enroll.
- +** If you don't sign up, you might have to pay a penalty.

Help is on the way

Based on income, 95 percent of uninsured Arkansans may qualify for financial help to pay for new coverage, thanks to the ACA.



Arkansas's "Marketplace" will connect you to coverage

In the new Marketplace, you can shop for a plan that meets your budget and your health care needs.



HOW MUCH DOES IT COST?

You may pay a monthly premium for insurance

The amount you will pay depends on a few things:

- Your income
- The number of people in your family
- Your age
- Where you live
- Whether you use tobacco



As you earn more, you will pay more for insurance

- You can keep the same insurance plan even if you get a raise or lose your job.
- The amount you pay each month will change if your income changes.
- Generally, people earning less than \$8 per hour will pay nothing in monthly premiums.
- Most will have to pay copays at the doctor or pharmacy.
- Financial help extends to individuals earning up to \$45,960 or a family of four earning up to \$94,200.

Do I qualify?

Family Size	1	2	3	4
Yearly Income	\$15,856	\$21,404	\$26,951	\$32,499

- +** If you **earn less** than this, you may qualify for Arkansas's "Private Option" coverage. You can choose your plan from the Marketplace. Medicaid will pay your monthly premium for a health insurance plan.
- +** If you **earn more** than what's shown above, you can purchase a health insurance plan in the state's new insurance "Marketplace." Depending on your income, you may qualify for a subsidy.

TIMELINE



- October 1, 2013: Sign up begins.
- January 1, 2014: Coverage begins.
- March 31, 2014: Sign up ends for Marketplace plans.

HELP



- Local "assisters" will be in every county in Arkansas. They can help you enroll.
- Hospitals, health departments, clinics, and other places will have information about signing up.

ENROLL AND LEARN MORE



- Enroll at www.arhealthconnector.org or call 1-855-283-3483.
- More info at www.healthcare.gov
- access.arkansas.gov
- insureark.org
- www.aradvocates.org