

A yellow rectangular button with the word "START" in black capital letters.

Find Your Way Around  
**Health Care**

## What the Health Care Law Means for Family Caregivers

If you are a family caregiver, the health care law benefits you and those you care for. The law makes it easier to get health coverage, provides financial help, improves insurance consumer protections, and expands long-term care services and information.

### It's easier to get health insurance

- **There's a new way to shop for a health insurance.** If you or the person you care for doesn't have insurance, you can find a plan that works for you and your family in the Health Insurance Marketplace in your state. Help is available every step of the way. You can get your questions answered about finding a plan or completing the application in person, by phone or online.
- **The Health Insurance Marketplace makes it easier to shop for health plans in your state.** All plans are listed in one place, so you can make apples-to-apples comparisons of benefits and prices. All plans are required to describe what's included in simple language, so there's no guesswork about what's covered.
- **All plans must cover the essentials.** All plans offered in the Marketplace are required to cover important benefits, like doctor visits, hospital care, emergency care, prescriptions and more.
- **Everyone needs coverage.** Starting in 2014, everyone is required to have health coverage. Those who don't may have to pay a penalty. There are some exceptions, including people with a very low income.

### Financial help is available

- **There's financial help to pay for health insurance.** Many people who buy their plan in the Marketplace can get help covering the costs. Low-cost or free plans are available depending on your income.

- You no longer have to pay some of the costs for preventive care. This includes services such as immunizations, mammograms and other screenings for and certain cancers and diabetes.
- You may be able to get financial help to pay for health insurance you buy in the Marketplace. The amount of help you can get depends on your income.

### **Insurance plans are improved**

- **Your coverage is protected.** Insurance companies can no longer deny you coverage, even if you have a pre-existing condition like diabetes, high-blood pressure or cancer. If you or a family member gets sick or injured, health insurance companies can't cut off your coverage or cancel your plan.
- **Your plan can't put dollar limits on your care.** In the past, health plans could place dollar limits on the care they would cover in a year or over your lifetime. Now, there are no more dollar limits on your care.
- **Get more preventive care.** Diabetes and cholesterol screenings, mammograms and immunizations are all completely covered. So you can catch the little things before they turn into bigger problems.

### **Improves long-term care services**

- **More information is available.** You can get more information about nursing home inspections, complaints against facilities, and resident rights. This information will help you make decisions if you need to select a nursing home for the person you care for.
- **Services may expand.** States can receive more money to expand home- and community-based services. For example, under the Community First Choice Option, states choosing to participate will get more federal dollars to provide certain home- and community-based services to people with disabilities who live at home but need long-term services and supports.

It's time to learn more about the health care law.

Go to [www.HealthLawAnswers.org](http://www.HealthLawAnswers.org)