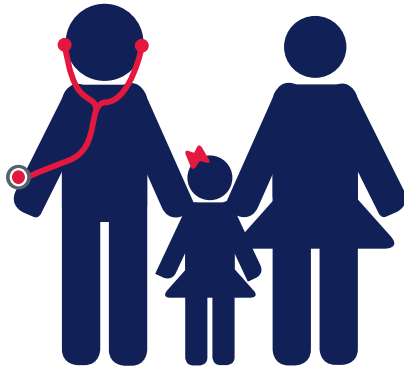


NEW BENEFITS NEW COSTS

Provided by:



The 3rd in a series of 5 infographics explaining the Affordable Care Act (ACA).
Visit nebraskablue.com to see the series.



The ACA will give millions of Americans access to health insurance, and insurance plans will cover more medical services than in the past.

BUT there are significant costs associated with having a system in which everyone can obtain health insurance regardless of age or health condition, and a system which pays for more services.



3 main components of the ACA that will increase costs for many:

1

ESSENTIAL HEALTH BENEFITS

Health insurance companies must provide more comprehensive benefits than what many people have now.

Every health insurance plan for individuals, families and small businesses (2 to 49 employees) **MUST** include 10 Essential Health Benefits, as determined by the federal government.

2

GUARANTEED ISSUE

Health insurance companies will be required to accept anyone who applies, regardless of pre-existing medical conditions or history.

3

TAXES AND FEES

The new law includes a broad range of taxes and fees on businesses and health insurance companies.

Average amount of increase health insurers could pay for medical claims because of the health care law — causing premiums to increase for most people.

32%



- The Society of Actuaries report, 2013

