

New Health Reform Key Points

(1)What's new about the health care reform?

- Mandate everyone to carry health insurance by the ACA starting in 2014.
- Tax penalty for people who don't have health coverage.
- Insurer can not deny or cancel coverage for people who have pre-existing medical condition or illness.
- New affordable health plan must offer 10 essential health benefits.
- Businesses with fewer than 50 full-time-equivalent are not subject to tax penalties.
- Some may qualify for federal tax credit in the new small business exchanges.
- Business with more than 50 employees require to offer affordable coverage or face penalty

(2)Who will be eligible to purchase health insurance in CoveredCa?

- Citizens and legal permanent California residents.
- Small group businesses with less than 50 employees.

(3)What are the financial support to reduce the health cost?

- Tax Credit to reduce your monthly health insurance premium.
- Cost-sharing subsidies to lower out-of-pocket cost.
- Medi-cal assistance for free or low-cost coverage.

(4)What's enrollment period?

Began October 1,2013 and continues through 15th of March 2014. After 2014, enrollment period will be from Oct 15 to Dec 7 every year.

(5)How to get help enrolling in the Marketplace?

- Find local help-Any certified and trained agent by state
- Marketplace website application assisters. Web site: [www. CoveredCa.com](http://www.CoveredCa.com).
- Our website: www.lpcins.com/contact.php.

Why you should ask certified agent like us for help to get the insurance?

- Simplify the enrollment process for individual and business owners.
- Apply for insurance for your employees
- Review and compare price, coverage, quality and other important features
- Choose a plan that works for your budget, business and employees.
- You can do it online , but need to go through more than 30 pages and more than an hour.
- You can email or fax us for help and we will save your time to enroll and get the best plans and most credits, and the cost are the same.