

What is **HealthCare.gov**?

HealthCare.gov is the online home of the new Health Insurance Marketplace, which opened in Florida on October 1, 2013. This easy and secure way to buy affordable insurance was created by President Obama's new health care reform law. You might know it as Obamacare. Use this guide from Congressman Ted Deutch, your Representative in Washington, to learn about enrolling in the Marketplace today.

*"If your job doesn't provide health benefits, **www.HealthCare.gov** gives you a way to find **affordable coverage** for you and your family."*

- CONGRESSMAN TED DEUTCH

How the **health care law** protects you

- Creates the Marketplace at HealthCare.gov for Floridians to shop for affordable coverage.
- Bans discrimination against adults and kids with pre-existing conditions.
- Makes it illegal for insurance companies to cancel your coverage just because you get sick.
- Covers young adults under 26.
- Provides free check-ups and health screenings.
- Protects your private information.

Questions?

Go to **HealthCare.gov** or call **1-800-318-2596**, 24 hours a day, 7 days a week.
TTY: **1-855-889-4325**.

¿Hablas español? Visite **HealthCare.gov/ES**.

Where to Get Help

These community groups are certified to help you apply.

Legal Aid Society of Palm Beach County, Inc.
561-655-8944 x366

Broward Health Center
954-967-0028

Florida CHAIN
954-213-8647

 @RepTedDeutch

 /CongressmanTedDeutch

 www.TedDeutch.house.gov

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Official Business

This mailing was printed in Florida by Florida workers.
This mailing was prepared, published, and mailed at taxpayer expense.

*"Don't have access to the Internet? Call my office to find out where you can access **free public computers.**"*

- CONGRESSMAN TED DEUTCH



▲ Congressman Deutch holds a health care workshop in Boynton Beach.

FLORIDA'S 21ST DISTRICT HEADQUARTERS:

8177 Glades Road, Suite 211
Boca Raton, FL 33434

SOUTH PALM BEACH COUNTY: 561-470-5440

CENTRAL PALM BEACH COUNTY: 561-732-4000

BROWARD COUNTY: 954-972-6454

Sign up for email updates at
www.TedDeutch.house.gov
and follow him on Twitter and Facebook.

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Finally, federal law makes health insurance **affordable** for you.

Sign up today at

HealthCare.gov



Open here to learn more about using **HealthCare.gov**

A Guide to **Obamacare** by
**CONGRESSMAN
TED DEUTCH**

www.TedDeutch.house.gov





“No family should face bankruptcy just because a loved one gets sick. Yet too many hardworking Florida families have gone uninsured in the face of rising costs. As of **October 1, 2013, HealthCare.gov now provides Floridians a way to find **affordable health coverage.**”**

- CONGRESSMAN TED DEUTCH

About **HEALTHCARE.GOV**

3 Things to Know About the **New Marketplace**

1 It's an easier way to shop for health insurance.

HealthCare.gov gives you a simple, clear way to do apples-to-apples comparisons of every health plan available in our community. Using the free application, you can compare your options and explore any low-cost options you may qualify for.

2 Most people can get a break on costs.

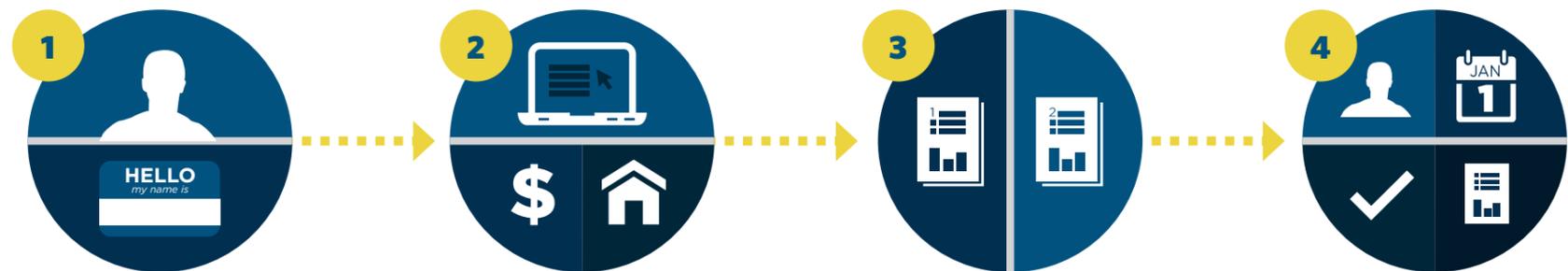
Most people who use HealthCare.gov can receive some help affording their monthly premiums. When you fill out your application, you will be able to see what discounts you will qualify for and how much you can save.

3 It's coverage you can have confidence in.

All of the health plans on HealthCare.gov meet a certain standard of quality. Each plan includes essential benefits like doctor visits, hospital stays, prescription drugs, mental health services, maternity care, and more. HealthCare.gov also protects your personal information with strong privacy and security controls.

¿Hablas español? Visite HealthCare.gov/ES.

How to **Enroll on HealthCare.gov** in 4 Easy Steps



1 Create an account on HealthCare.gov

First provide some basic information. Then choose a user name, password, and security questions for added protection.

2 Apply

Fill out the free online application with information about you, your family, and your income.

The information you provide is kept private and submitted securely.

3 Pick a plan

Next you'll see all the plans and programs you're eligible for and compare them side-by-side.

You'll also find out if you can get lower costs on monthly premiums and out-of-pocket costs.

4 Enroll

Choose a plan that meets your needs and enroll!

Coverage starts as soon as January 1, 2014.



▲ Congressman Deutch discusses health care reform with President Obama at an event in South Florida.

Helping You **Afford Insurance**

When you enter your income information on HealthCare.gov, you'll find out if you qualify for a discount on your premiums. Here's an example:

A Delray Beach couple with 2 kids earn a combined income of \$50,000 a year. They need coverage for their family of 4.

\$721 monthly premium

-\$439 Obamacare tax credit

= \$282 reduced monthly premium "Silver Plan"

Or a lower-cost "Bronze Plan" for just \$18 per month.



Figures based on Department of Health and Human Services data, September 2013.