

Top Questions About the Affordable Care Act

Providing Access to Health Coverage for Individuals and Families

1 How much will I pay for a health plan?

The amount you pay each month, called the “premium,” depends on:

- The type of health plan you decide to buy for you and your family.
- If you can get help from the government to pay for part of your health plan premium. This help is called an advanced premium tax credit, or subsidy.
- If you get health coverage through your job, or if you buy an individual health plan for yourself or your family.

2 What benefits do Affordable Care Act plans offer?

We offer lots of choices.

- Our plans cover all of the essential benefits that the law calls for, including medically-necessary doctor services, hospital and lab services, x-rays, prescription drugs, emergency care, mental health services and more.

You'll also get:

- Wellness care—like routine physicals, vaccines, mammograms, etc.—covered at **no cost**
- **\$0** contraceptives
- **\$0** three-month supply of generic drugs for ongoing conditions through mail order (e.g., diabetes, asthma, high blood pressure and cholesterol)
- **\$0** eye exams, lenses and more for children under 19



3 Will my health affect my monthly premium or my ability to get health coverage?

You can buy an individual health plan, even if you are sick or have had health problems in the past. There is no extra cost.

- Once you have a health plan, your coverage cannot be canceled if you have a health problem, as long as you pay your monthly premium.
- If you use tobacco, you'll pay more for your health plan.

4 Does the law make health care free?

No. But if you qualify, the government will help you pay a part, or all, of the premium for your health plan through the Marketplace.

You may qualify for financial assistance from the government, which will lower your monthly health plan cost. We can help you find out if you qualify for financial assistance. Call the phone number on this website, or click **Chat Now**.



5 How can I learn more about the law, and how does it affect my family?

See our [frequently asked questions](#), click **Chat Now**, find a [local agent](#) or visit a [Florida Blue Center](#). We're here for you every step of the way. Talk to us one-on-one for answers to your specific questions.

This information is for illustrative purposes only and is being provided to help increase understanding of the impacts of some of the provisions of the Affordable Care Act (ACA). It does not attempt to cover all of the law's provisions and is not intended as tax or legal advice. We encourage members to seek professional advice, including legal counsel, regarding how the new requirements may affect you.

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