

5 Honest Questions About “Obamacare” No One Is Telling You

And Straight Answers On
What To Do Right Now

Compliments of:
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Question #1:

How will this “Obama Health Care stuff” affect me?

Answer: In the long term... Most of the changes that will affect you will not be in effect until 2014 – so you can rest for a few years.

When that happens, individual health insurance will be available through “exchanges”. This is a website where you can shop carriers and approved health plans, compare, and purchase insurance. (Very similar to what we have at www.Health1Texas.com)

The carriers that offer plans through the *exchange* will have to accept individuals and dependents regardless of health history and/or pre-existing conditions. That means if you’ve previously been declined for ANY reason, you’ll now be able to get coverage.

There’s a high likelihood that your insurance will cost more at that time, because the insurance companies will be asked to spend more money on health care, which means you’ll be paying more.

However, if your household income is between \$30,000 up \$88,000 a year, you could receive ‘discounts’ through subsidies through government programs that will bring that cost down.

In the short term...

Good news if you have kids. By September 1st, 2010 all children will be able to stay on your family's insurance plan until they are 26 years old. Previously, children were kicked off the plan around 18 years old in most states. Most carriers have already started allowing this ahead of the September 1st deadline to be compliant.

Question #2

Will this health care reform law make our current and/or quoted health insurance rates go up?

Answer: First off, it hasn't happened yet, so the best we can do is to speculate. The consensus is that over the next three to five years it will cause insurance premiums to increase at a greater rate than before.

That said, The Department of Health and Human Services (<http://www.hhs.gov>) will have oversight to review any premium rate increases by carriers to insure that the increases in your insurance costs is proportionate to increases in health care costs.

Question #3:

I am self-employed in a small-business. Will this health care legislation force me to provide insurance to my 3-5 employees?

Answer: That depends how many employees you have. If you have less than 50 employees, you're in the clear.

However, if you have more than 50 employees and don't provide health insurance, then expect a \$2000 fine - per full-time employee – that will kick into effect in 2014.

Companies with less than 25 employees may now take advantage of certain tax credits available to small businesses if they provide health care insurance to their employees. You can receive back up to 35 percent of the employee premiums you're paying starting this year.

Read more from the whitehouse.gov site [here](#).

Question #4

I am diabetic – does that mean I can now get health insurance through any carrier?

Answer: No. The changes that allow you to get individual health insurance in the typical individual health insurance market (some

states vary), regardless of pre-existing conditions, will not go into effect until 2014.

However, starting July 1st, 2010 you have access to a state and/or federal based 'insurance pool' that will have prices closer to what you'd pay a health insurance company AND they will not be able to refuse you due to pre-existing conditions.

You will, however, have to meet certain requirements to qualify. This may include not having access to coverage through an employer and/or have an employer or a spouse who has an employer that reimburses you for health insurance costs. Other qualifications also may be required and will vary by state and federal regulations.

Question #5

How do I get this free health insurance that President Obama is going to give us?

Answer: Believe it or not, this is a question that we get regularly and nothing could be farther from the truth.

Sorry to break the news to you, but...

There will *not* be 'free' health insurance provided by this legislation.

As mentioned in the first answer, in the short-term your insurance rates will go up. Depending upon your income you may qualify for Medicaid or CHIPS (Children's Health Insurance Program) for your children.

But for the majority of people individual and group health insurance will not be free. Not until 2014 will the average individual even be able possibly qualify for a subsidy available only through coverage sold through the "exchanges". (See question #1)

On a side note...

Funny enough, the one question we get the most is "What will health care reform do to YOUR business?"

Well, that is the million-dollar question, isn't it!

Like a lot of things that involve new changes, the devil will be in the details. In fact, the impact reform will have on all organizations and individuals will only be known as time goes by and we've had a chance to see results. No doubt, necessary legislation will be crafted to make adjustments.

As far as our role as your trusted insurance agent we fully believe that our service will be in high demand. In fact, reform will make navigating the new maze of health insurance options us more valuable to you as a shopper.

Think about it, do you really want to sit browsing through endless websites, making sure you're getting right coverage with the right discounts with the right doctors that will take care of you when you need it?

But we do.

Since prices are fixed by the health insurance companies, it costs you nothing more in premium to have me help you than if you were to buy it right from the carrier online.

So you're essentially getting FREE, expert advice so you don't have to wonder if you made the right decision after putting in your credit card information into a website.

Most of the compliments we receive are that our clients greatly appreciate someone to explain what all the insurance jargon really means in everyday terms.

They love the idea of having an advocate between them and the insurance company in the event of you actually have to USE your policy and file a claim. You'd be surprised how many processing errors and disputes can come up... and we're with you every step of the way so you won't be on hold for hours only to be repeatedly transferred to the wrong person.

So our answer is "Yes". We think service like that will always be in high demand.

Still in the market for insurance? Get instant quotes and compare plans online 24/7 – without having to talk to a person

www.Health1Texas.com

But if you prefer to talk and get more straight answers to your pressing health insurance questions, call us anytime at 1-866-416-2372.

We'll be glad to hear from you.

Guy Jones

CEO, Health Insurance Texas