

In 2014

**Do you make less than 138 % of the Federal Poverty Level – \$25,571 for a family of three?** You will be able to sign up for Medicaid until you reach age 65 and get Medicare.

**Do you make more than 138 % of the federal poverty level (\$25,571 for a family of three) but less than 400 % of the federal poverty level (\$74,120 for a family of three)?**

- You will be able to buy health insurance from a private insurance company through something called an Exchange. You will be eligible to buy insurance through the Exchange if you are: 1) a U.S. Citizen or legal immigrant; 2) your employer does not offer a plan meeting minimum standards, or 3) your employer's plan costs more than 9.5 % of your income.
- If you buy insurance through the Exchange, you will receive tax credits paid up front that limit the amount of your income that your premiums cost and subsidies that will limit the amount of co-pays and deductibles you will have to pay out-of-pocket. Both are based on sliding scales.
- Employers with fewer than 100 employees will also be able to buy health insurance through the Exchange.
- The Exchanges will have minimum standards for how insurances is sold and they will help you find the right insurer for your family.

**Are you afraid that insurers will turn you down?** Health insurers will have to write you a policy if you apply and can pay for it. They will have to renew that policy.

**Does insurance cost you too much, because you are old, sick or female?** Beginning in 2014, insurers will be able to set premiums based only on age (but the oldest can pay no more than three times the youngest), whether you smoke (1.5 times difference), whether you have an individual or a family plan and where you live. Gender and health condition can't affect your premium.

**Are you here in the U.S. legally?** You will be required to have health insurance meeting certain standards ... unless you meet one of several exceptions. If you don't have insurance, you will have to pay a tax, eventually ranging from \$695 to \$2,085 for a family or 2.5 % of income.

**Will my taxes go up?** Not for most people if, by 2014, you have qualifying coverage and you make less than \$200,000 (\$25,000 filing jointly). If you make over those amounts your Medicare taxes (part of FICA) will go up a small amount and you will pay a higher tax on unearned income (not wages and salaries).

If you have a Health Savings Account, a Flexible Spending Account with more than \$2,500 for health expenditures or you have had really high unreimbursed medical expenses that you deducted on your federal income taxes, there are things that will change and can cost you more money. If your employer was providing a very expensive health package, the insurer's taxes will go up.