

# Cassidy Medical Group Wants to Help!

## What is the ACA? What is Healthcare Reform?

### What is 'Obamacare'?

**THEY'RE ALL THE SAME THING!** The Patient Protection Affordable Care Act (PPACA)/Affordable Care Act/Healthcare Reform/Obamacare is a law passed in 2010 that requires every American to have insurance by January 1, 2014. **WHAT HAPPENS IF I DON'T GET INSURANCE?** Beginning in 2014, those who do not comply with the mandate must pay a penalty of \$95 or 1% of income and \$47.50 for each child (max \$285/family). This penalty will be paid to the IRS with an individual's taxes. Next year this penalty will increase to \$325 or 2%.

**WHAT ELSE IS IN THE PPACA?** The Act also expands the scope of the Medicaid program and increases the number of individuals the State must cover. In 2014, the Act will require state programs to cover adults with incomes up to 133% of the federal poverty level.

**WHAT ARE MY CHOICES?** If an individual cannot afford insurance or does not have access through employer sponsored plans, he/she can obtain coverage through the State Marketplace (Exchange). Through Covered California, individuals and families will have a choice of 4 "metal" plans offered in San Diego. They will also offer a Catastrophic plan for individuals under 30 who do not want a metal plan. *The physicians of Cassidy Medical Group, Inc. will be participating in Blue Cross EPO plans with Covered California. More will be added, so to find out if the plan you're considering is accepted, please call: 760-630-5487*

Covered California

For information on affordable insurance or for help applying for coverage, call Evan at: 937-344-1810

Category	% of expenses paid by the plan	% of expenses paid by the individual
Platinum	90%	10%
Gold	80%	20%
Silver	70%	30%
Bronze	60%	40%

More expensive  
  
 Less expensive