



Health Insurance is Required by Law in 2014

Learn. Prep. Shop Blue DirectionsSM.

The Affordable Care Act Impacts Most Americans

The Affordable Care Act (ACA) is a law passed in 2010 that expands health insurance coverage to include more benefits for many people. Plus, it aims to make buying insurance easier. **If you don't qualify for health coverage through the Health and Welfare Fund**, here are a few things you need to know NOW about what is happening in 2014.

What You Need to Know: Three Important Parts of the Health Care Law

1. **The Individual Mandate** — requires most Americans to have health insurance beginning in 2014. Failure to get coverage may result in your having to pay a penalty on your federal income tax return.
2. **Guaranteed Coverage** — means that you and your family members will be able to enroll in an insurance plan when you apply for it.
3. **Federal Financial Assistance** — helps qualified individuals pay for health insurance when they buy coverage on the public health insurance exchange during an exchange open enrollment period.

Use Blue DirectionsSM to Shop for One of America's Most Trusted Brands of Insurance

No matter where you live in the U.S., you can shop 24/7 for a health insurance plan that fits your needs and budget. Simply use the web link to Blue Directions you received from your Health and Welfare Fund. Blue Directions is an online store where you can buy insurance for you and your family. This is an easy way to shop for one of America's most trusted brands of health insurance: Blue Cross Blue Shield.

The Features and Advantages of Blue Directions

- **View Blue Cross Blue Shield options available in your ZIP code.** You will see plans listed on the public health insurance exchange serving your state and those available directly from Blue Cross Blue Shield.
- **Shop for plans with a coverage date effective Jan. 1, 2014, or later.**
- **Check to see if you qualify** for government health coverage or federal financial assistance.
- **Apply for federal financial assistance** on the public health insurance exchange serving your state. If you qualify, it will lower the cost you pay for coverage.
- **Receive help over the phone** from customer service representatives.
- **Click to chat live** and get online support.
- **Sign-up and pay for your choice of health insurance coverage.**

Helping You Each Step of the Way

Check out the **Learn. Prep. Shop Blue Directions. Guide** on the reverse side.

Get Ready for Health Insurance in 2014!



Your *Learn. Prep. Shop* Blue Directions. Guide

Now is a good time to learn more about health care reform, how health insurance works, and what you will need to get coverage. Then, you will be ready to shop online at the Blue Directions store.

Choosing a health insurance plan is an important decision. We are here to help you choose coverage that fits your needs and budget.

LEARN: Become an Informed Shopper

- Ask your Health and Welfare Fund if you qualify for the coverage under the Fund's health plan.
- If not, learn more about what options you have under the health care law, what your responsibilities are, and what you can expect. To learn more, visit:
- To get answers to your health care reform and insurance questions, call:
- Become familiar with the types of health insurance plans—HMO, PPO, POS, and HSAs—and the meaning of terms like deductible, out of pocket, coinsurance, and copay.
- Decide the type of health insurance plan that fits your health care needs.
- Set a budget for what you feel you can afford, including your monthly premium and out-of-pocket expenses such as co-pays and deductibles.

PREP: Gather Important Information

- Social security numbers for each family member you want to insure.
- Immigration document type and ID, if you or a family member is not a U.S. citizen or U.S. national.
- Employer's name, address and phone number.
- Wage and other income amounts, including a recent pay stub and adjusted gross income from your most recent federal income tax return.

SHOP: Visit the Blue Directions Store

- Go to
- See if you qualify for government programs.
 - If you qualify for government health coverage like Medicaid, you will be directed to Medicaid resources in your state.
 - If you qualify for federal cost assistance, you can view plans listed on the public health insurance exchange serving your state and see how your costs are reduced.
- Comparison shop. Check out the features, benefits and costs of plans available in your ZIP code.
- Choose the plan that fits your budget and needs.
- Follow enrollment instructions and obtain your coverage effective date.
- When you buy coverage, it creates a contract between you and the health plan you selected.
- If you don't want to shop online, have questions or need translation services, call the customer support center for assistance: