

## Quality, Affordable Health Care for our Neighbors



The health care law moves our nation from a focus on “sick” or emergency care to one that focuses on prevention, well-being, and access to quality health care. The law assures that all citizens have access to essential benefits and a broad menu of preventive services and screenings, from diabetes to depression. Health care coverage is essential to staying healthy and preventing disease while covering individuals and families for medical expenses due to illness or injury. Having quality health insurance means people won’t have to worry that their finances will be turned upside down or that they will go bankrupt due to health care costs from an illness or accident.

However, millions of Americans still lack quality, affordable health care coverage and remain at risk.

For some people, coverage will be completely free based on their household income and other factors. For others, assistance in reducing costs may apply. Nearly 8 in 10 consumers who selected plans through the federal Marketplace could choose a plan for \$100 a month or less. The vast majority – 87 percent – of individuals who are signed up through HealthCare.gov qualify for financial assistance.

People without health insurance need to know that they may be able to enroll in quality, affordable health insurance through the Health Insurance Marketplace. Community leaders and groups, both faith-based and secular, can play an important role in ensuring that their neighbors are aware of these options. These leaders and organizations can raise awareness about the Marketplace by taking steps like including information in organizational newsletters, hosting a call or event to explain these new options, or making announcements in organizational meetings or classes. For materials you may use in connection with these efforts, go to [marketplace.cms.gov](http://marketplace.cms.gov).

Helping uninsured individuals and families get affordable, quality health insurance will increase the well-being and financial security of our communities.

**Open Enrollment begins November 1, 2015 and ends January 31, 2016.**

**Visit** the Health Insurance Marketplace at [www.HealthCare.gov](http://www.HealthCare.gov)

**Call** 1-800-318-2596 24 hours a day, seven days a week if you have questions (TTY: 1-855-889-4325)

**Contact** for local enrollment assisters at [localhelp.HealthCare.gov](http://localhelp.HealthCare.gov)