Health care reform, specifically the Affordable Care Act (ACA)*, consists of a multitude of provisions that will change health insurance for many Americans. *As ACA is still very new, parts of it may be subject to ongoing interpretation and revision.

For more information about ACA, visit www.healthcare.gov.

Will I qualify for lower out-of-pocket costs?

When you get coverage through the Marketplace, you may be able to get lower costs on deductibles, co-payments, and coinsurance. This will depend on your income.

The Marketplace cost-sharing reduction lowers the amount you have to pay for out-of-pocket costs like deductibles, coinsurance, and co-payments. These are costs you have to pay when you get care. This savings is based on your income and family size.

What income levels qualify for lower costs?

Health insurance companies offering coverage through the Marketplace must lower the amount you pay out of pocket for essential health benefits, if your household income is below the following amounts. (Note: Incomes listed are based on 2013 numbers. They are likely to be slightly higher in 2014. Amounts are different for each family size, up to 8.)

- Up to $28,725 for individuals
- Up to $38,775 for a family of 2
- Up to $48,825 for a family of 3
- Up to $58,875 for a family of 4
- Up to $68,925 for a family of 5
- Up to $78,975 for a family of 6
- Up to $89,025 for a family of 7
- Up to $99,075 for a family of 8

Will out-of-pocket savings apply to all Marketplace plans?

Plans in the Marketplace are separated into four different categories: Bronze, Silver, Gold, and Platinum. These categories are based on how much of your medical costs you pay and how much the plan pays when you get medical care. They are not based on plan quality.

If you qualify for out-of-pocket savings, you must choose a Silver plan to get the savings. In some cases, having a Silver plan will be like getting the cost-saving benefits of a Gold or Platinum plan for a Silver price. You can choose any category of plan, but you'll get the out-of-pocket savings only if you enroll in a Silver plan. You'll be able to choose a plan category when you fill out a Marketplace application. Open enrollment for Marketplace plans is October 1, 2013 to March 31, 2014.