

Open enrollment ends
February 15, 2015.

Personalized,
confidential, caring
help is available.

Call toll free **1-855-733-3711**
to locate and schedule an appointment
with an experienced in-person assister.



www.ncchurches.org
919-828-6501
info@ncchurches.org



North Carolina
Council of Churches

Get covered, stay covered.

As people of faith, caring for the most vulnerable among us is a core tenet of our beliefs.

“Beloved, I pray that all may go well with you and that you may be in good health, just as it is well with your soul” (3 John 1:2, NRSV).

The Affordable Care Act (ACA) is helping those of us in need.

357,584
North Carolinians enrolled in health insurance through the ACA, the great majority for the first time.

91%
91% of these North Carolinians are receiving financial help in paying their premiums. Others are being helped with co-pays and deductibles.

Among the many success stories is Marie with a family history of breast cancer who feared getting an exam even though screening is a covered service and insurance can't be denied due to pre-existing conditions. Thanks to her ACA policy, Marie was screened, diagnosed and treated for an early stage of breast cancer, avoiding a far more serious outcome.



November 15 — enrollment and re-enrollment begin.

Get covered. You or your family could be one hospital stay away from financial worry. Find out if you or your family qualify for financial help. Shop for a plan that fits your needs and budget. Pick the plan that is right for you, given your health status and annual income.

Stay covered. While the ACA has made it easy for the newly insured to automatically re-enroll and stay covered, it will be to your advantage to review and update your information on healthcare.gov.

If your individual or family circumstances have changed — for example, annual income, new baby or adoption, separation or divorce, etc. — then you will need to update that information. This can affect your premium assistance.

Insurance companies will have adjusted the cost of premiums and may have made changes to:

- Benefits
- Co-payments
- Deductibles
- Physician Networks
- Prescription Drugs

Help is available. The choices and terms above may be unfamiliar and confusing. They are for many of us, certainly the newly insured.

The more you know about the services and financial help that are available, the better you will feel about getting covered and staying covered.

Open enrollment starts
November 15, 2014.

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To get covered, go to www.healthcare.gov to create a personal account. The process is now quick and easy, and it will help you enroll in the ACA through the Federal Marketplace.

Visit www.ncchurches.org/aca for resources from the NC Council of Churches.

Visit www.getcoveredamerica.org to learn more about the options available to you and to sign up for information updates.

To stay covered, you don't have to do anything. The Federal Marketplace will automatically re-enroll you. But it's **in your best interest** to contact the Federal Marketplace at www.healthcare.gov and update your income, family size, and marital changes. Even a slight change in income can have a modest effect on financial assistance. You will want to determine:

Is there a new, better, and/or lower price plan available based on your specific health and financial needs?

Also, you will want to **compare and contrast plans** across the now three insurance carriers on the Federal Marketplace.

Only by going to healthcare.gov will consumers receive the most accurate assessment of the financial assistance available.