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INFORMATION FROM YOUR PEDIATRICIAN

Need affordable health insurance for your family? Look at options and enroll by March 31

Starting Jan. 1, almost all Americans must have health insurance. If you do not have health insurance, you may have to pay a fee. The requirement is part of the Affordable Care Act, the health care law signed by President Obama in 2010.

Now is a good time to see what health insurance benefits are best for your family and whether you qualify for a lower cost plan.

If your family already has health insurance through an employer, there is no need to change anything. Children under age 26 can be covered on their parents' health plan.

If you do not have health insurance, you can find options through your state's Health Insurance Marketplace. You can sign up for an insurance plan during the open enrollment period, Oct. 1 through March 31. After March 31, you can make changes to your insurance if there is a life change, such as a new baby, a change in income or job change/loss.

Families who have used Medicaid or a Children's Health Insurance Program state-funded plan should make sure they still are able to get the same benefits. Under the new health insurance options, for example, some families may have children who will stay on Medicaid while parents buy their own health insurance through the Health Insurance Marketplace, an insurance company or a broker.

If your family needs health insurance, here's what to do:

Step 1: Visit the American Academy of Pediatrics' Healthy Children website, www.healthychildren.org/ACAMarketplace, which explains the Affordable Care Act and the Health Insurance Marketplace. Look for the map and click on your state to find out where to get help. You also can go to www.healthcare.gov or call 800-318-2596 to get information on choosing and enrolling in a plan.

Step 2: Is your child's primary care doctor a pediatrician? Your pediatrician knows what care your child should get and when. New insurance plans now cover the cost of preventive care (checkups). Anyone 19 years old or younger with a pre-existing condition must be insured, by law. People age 26 and younger who were in foster care at age 18 can sign up to be insured by Medicaid starting on Jan. 1.

Step 3: Look at all options and prices. When deciding whether to use a marketplace plan or private insurance, consider that the marketplace price is based on family size and income. Choose what is best for your family.

— Trisha Koriath



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