Consumer Notice
The Impact of Federal Health Care Reform on Health Plan Costs*

Federal health care reform may change health plan benefits and costs. **After January 1, 2014**, health insurers and HMOs:

- Must offer new benefits.
- Must cover everyone even if they have preexisting medical conditions.
- Must pay new taxes and fees which add to health plan costs.
- Must charge same health plan costs to men and women.
- Must limit how much your age can affect health plan costs.

Below is an **example** using one of our company's most popular plans and the cost of a new plan showing the impact of federal health care reform. This is an example only and it does not show differences in co-payments and deductibles. Your health plan costs may not change in the same way. Your health plan costs may be reduced if you qualify for federal tax credits or subsidies.

This example compares the health plan monthly cost for Value $10,000: HNO before federal health care reform to the health plan monthly cost for the new Classic $3,500 PD NCM: HNOnly health plan offered after health care reform.

	Ages 21-29		Ages 30-54		Ages 55-64	
	Males	Females	Males	Females	Males	Females
Value $10,000: HNO Monthly Health Plan Cost ***before*** Federal Health Care Reform	**$ 56**	**$ 89**	**$ 88**	**$ 117**	**$ 196**	**$ 165**
Classic $3,500 PD NCM: HNOnly Monthly Health Plan Cost ***after*** Federal Health Care Reform	**$ 145**	**$ 156**	**$ 206**	**$ 220**	**$ 387**	**$ 377**
Portion of Monthly Health Plan Cost due to federal health care reform:						
Cost of **new benefits** we must offer	$ 48	$ 48	$ 68	$ 68	$ 120	$ 120
Cost to **cover everyone**, *even those with preexisting medical conditions*	$ 19	$ 30	$ 30	$ 40	$ 67	$ 56
New taxes and fees we must pay	$ 7	$ 7	$ 9	$ 10	$ 17	$ 17
Cost to charge the same for **men and women** and to limit how **age** can affect plan costs	$ 15	$ (18)	$ 11	$ (15)	$ (13)	$ 19
Dollar Difference in Health Plan Costs	**$ 89**	**$ 67**	**$ 118**	**$ 103**	**$ 191**	**$ 212**
Percentage Difference in Health Plan Costs	**158.9%**	**75.3%**	**134.1%**	**88.0%**	**97.4%**	**128.5%**

**The Patient Protection and Affordable Care Act, Pub. L. No. 111-148, as amended by the Health Care and Education Reconciliation Act of 2010, Pub. L. No. 111-152, and regulations adopted pursuant to these acts.*