# 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 HumanaOne Autograph HSAQ 100% Plan - $5200 before federal health care reform to the health plan monthly cost for the new HumanaOne Monogram Plan - $6000 ($350 Rx Ded) health plan offered after health care reform.**

| | Ages 21-29 | | Ages 30-54 | | Ages 55-64 | |
|---|---|---|---|---|---|---|
| | Males | Females | Males | Females | Males | Females |
| **HumanaOne Autograph HSAQ 100% Plan - $5200** Monthly Health Plan Cost ***before*** Federal Health Care Reform | **$ 70** | **$ 89** | **$ 129** | **$ 160** | **$ 320** | **$ 302** |
| **HumanaOne Monogram Plan - $6000 ($350 Rx Ded)** Monthly Health Plan Cost ***after*** Federal Health Care Reform | **$ 225** | **$ 225** | **$ 317** | **$ 317** | **$ 578** | **$ 578** |
| ***Portion of Monthly Health Plan Cost due to federal health care reform:*** | | | | | | |
| Cost of **new benefits** we must offer | $ 95 | $ 87 | $ 98 | $ 89 | $ 111 | $ 136 |
| Cost to **cover everyone**, *even those with preexisting medical conditions* | $ 37 | $ 47 | $ 68 | $ 85 | $ 169 | $ 160 |
| **New taxes and fees** we must pay | $ 1 | $ 1 | $ 2 | $ 2 | $ 4 | $ 4 |
| Cost to charge the same for **men and women** and to limit how **age** can affect plan costs | $ 22 | $ 1 | $ 20 | $ (19) | $ (26) | $ (24) |
| **Dollar Difference in Health Plan Costs** | **$ 155** | **$ 136** | **$ 189** | **$ 157** | **$ 259** | **$ 276** |
| **Percentage Difference in Health Plan Costs** | **221.3%** | **153.8%** | **146.6%** | **98.1%** | **80.9%** | **91.5%** |

**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.*