

## 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 9GO/FW before federal health care reform to the health plan monthly cost for the new JP6/PV health plan offered after health care reform.**

	Ages 21-29		Ages 30-54		Ages 55-64	
	Males	Females	Males	Females	Males	Females
<b>9GO/FW</b>						
Monthly Health Plan Cost <i>before</i> Federal Health Care Reform	\$ 160	\$ 378	\$ 403	\$ 565	\$ 938	\$ 915
<b>JP6/PV</b>						
Monthly Health Plan Cost <i>after</i> Federal Health Care Reform	\$ 462	\$ 462	\$ 664	\$ 664	\$ 1,166	\$ 1,166
<b>Portion of Monthly Health Plan Cost due to federal health care reform:</b>						
Cost of <b>new benefits</b> we must offer	\$ 110	\$ 110	\$ 153	\$ 153	\$ 268	\$ 268
Cost to <b>cover everyone</b> , even those with <i>preexisting medical conditions</i>	\$ -	\$ -	\$ -	\$ -	\$ -	\$ -
<b>New taxes and fees</b> we must pay	\$ 16	\$ 16	\$ 23	\$ 23	\$ 41	\$ 41
Cost to charge the same for <b>men and women</b> and to limit how <b>age</b> can affect plan costs	\$ 177	\$ (42)	\$ 85	\$ (77)	\$ (81)	\$ (58)
<b>Dollar Difference in Health Plan Costs</b>	\$ 302	\$ 84	\$ 261	\$ 99	\$ 228	\$ 250
<b>Percentage Difference in Health Plan Costs</b>	<b>188.9%</b>	<b>22.2%</b>	<b>64.9%</b>	<b>17.6%</b>	<b>24.3%</b>	<b>27.4%</b>

*\*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.*