

THE ACA: Get the Facts, Not the Hype!

TRUE: You **MUST** have health insurance or you will pay a fine at tax time, 2015.
(There are some exemptions, but the vast majority of people are subject to this fine)

Year	Minimum Fine Amount	Percentage	Fine if your income is \$30,000
2015	\$325 per year, per person OR	2% of your income	\$600
2016	\$695 per year, per person OR	2.5% of your income	\$750
2017	Tax penalty will increase based on inflation, or 2.5% of your Income.		MORE

FALSE: You should pay the fine instead of paying for insurance because it is "cheaper".

Pay the FINE	➔	You get NOTHING in return. <i>Don't throw money out the window!</i>
Pay for HEALTH INSURANCE	➔	You IMMEDIATELY get preventive care at no additional charge <i>(annual check-ups, vaccines, cholesterol and diabetes tests, and MUCH more!)</i> as well as protection in case you need expensive health care.

TRUE: There is now an "Exchange" in California, called Covered California, where **SOME** people can buy discounted health insurance.

FALSE: You should get your insurance through Covered California because it will be "cheaper."

YOU	➔	Have access to affordable health insurance through your employer <i>so you are not eligible!</i>
People who are eligible for the discount through Covered California	➔	<ul style="list-style-type: none"> Meet income requirements \$21,500 – \$62,000 as a couple; or \$31,000 – \$94,000 as a family of 4, for example Are US Citizens or legal residents Do NOT have access to affordable health insurance through their employer!

TRUE: Your options are:

A: Don't get health insurance and pay the fine

WORST CHOICE!

B. Look for individual health insurance

POOR CHOICE!

Since you can't get a discount through Covered California, it is very unlikely you will find a better value than what your employer is offering

C. Accept the health insurance your employer is offering

BEST CHOICE!!