



***** BULLETIN *****

TO: ALL INDIVIDUALS & FAMILIES

FROM: GREENBERG & ASSOCIATES INSURANCE, LLC.

DATE: JANUARY 15, 2013

RE: OREGON INSURANCE EXCHANGE & UPDATE ON 2014 HEALTH REFORM PROVISIONS

Oregon's Insurance Exchange website is now up and running. The Exchange will be called "Cover Oregon" and information can be found at www.coveroregon.com. Rest assured, as we get closer to the open enrollment period, we will be assisting you with the evaluation and implementation of your insurance coverage both inside and outside of the Exchange. Our relationship will not be changing. This Exchange website provides a wealth of resources to Individuals and Employers such as:

- Health Reform Highlights, with descriptions of the Standardized Plans that will be offered (a 'metallic' description is being used for the 'Bronze', 'Silver', 'Gold', and 'Platinum' offerings).
- Description of the Essential Benefits that health plans must contain.
- Health Plan Savings Calculator. You may be eligible for financial assistance to help cover the cost of your premiums and co-pays beginning in 2014.
- Frequently Asked Questions explaining Cover Oregon, it's purpose, the funding, timelines, etc.
- When Cover Oregon becomes fully active, we will work with you to pick a plan, apply for financial assistance if you qualify and then enroll through the Exchange for coverage beginning January 1, 2014.
- Coverage outside of the Insurance Exchange will continue to be available, and we will help you to determine what option is best for you and your family as more information becomes available.

Here is a recap of some of the major provisions of PPACA, (Patient Protection and Affordable Care Act):

- Individual Mandate to Purchase Health Insurance takes effect in 2014. Excise tax penalty imposed for noncompliance.
- Pre-Existing Conditions Exclusions removed from all Group & Individual Health Plans, regardless of your age.
- Annual and Lifetime benefit limits are excluded from health plans.
- Select Preventive Care Services and Screenings are covered at 100% for adults & children.

The links on the attachment to this email can be used to learn more about what your health insurance company is doing to prepare for 2014, along with links to other helpful resources.

Sincerely,

Sharon Greenberg & Adrienne Hutchins

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