

How Will the New Massachusetts Health Care Bill Affect You?

If You Have Health Insurance Through Work, Medicare, or Medicaid ...

The new health care bill will not help you, even if your health insurance doesn't cover many of your medical needs, if you pay high out-of-pocket costs, or if your insurance charges deductibles and co-payments so high that you can't afford to use it.

If Your Employer Offers Health Insurance That You Have Not Purchased...

The bill states that if your employer *offers* health insurance coverage for which your employer agrees to pay at least 20 percent of the premium costs for families or 33 percent of the premium costs for individuals, you will not be eligible to receive subsidies from the state, but you may have to purchase health insurance on your own (see below).

If You Don't Have Health Insurance...

You may have to purchase health insurance on your own, or face a penalty costing over \$1,000 on your tax forms. You may also qualify for financial assistance, depending on your income. If your annual income is:

- **Below \$9,800 for individuals, below \$13,200 for a family of two, below \$16,600 for a family of three, or below \$20,000 for a family of four:** you are eligible for Medicaid (called MassHealth in Massachusetts), but you will not be able to receive subsidies under the new law.
- **Below \$29,400 for individuals, below \$39,600 for a family of two, below \$49,800 for a family of three, or below \$60,000 for a family of four:** you may have to purchase health insurance, and you may qualify for financial assistance (the state has not yet decided who will have to purchase insurance and who is eligible for assistance). The state will not pay for all of your health insurance costs at these income levels, though, and you will have to make some monthly payment.
- **Above \$29,400 for individuals, above \$39,600 for a family of two, above \$49,800 for a family of three, or above \$60,000 for a family of four:** you will probably have to purchase health insurance, and you will not be eligible for financial assistance. Currently, the cheapest health care plans cost roughly

How Much Health Insurance Costs...

The cheapest health care plans in Massachusetts currently cost roughly **\$4,000 per year for an individual, \$8,000 per year for a couple, and \$12,000 per year for a family.** However, most people are not able to qualify for health care plans this cheap.

Universal Health Care Education Fund - uhcef@aol.com - 617-723-7001

Voices for Health Care Testimony

Name:	
Phone:	
Email:	
Address:	

Testimony and Speaking

___ Should quote testimony anonymously: ___ (using first name and town/city okay?)

___ Available to speak at public hearings.

What To Discuss In Your Testimony!

Your voice needs to be heard in how health care reforms are put into place! It will help enormously if you can describe in your testimony:

- Whether you work, are self-employed, work at home, or are looking for work, and whether your employer (if you have one) offers health insurance and if you are able to afford it or not.
- Whether you are eligible for Medicaid, might be eligible for subsidies under the new law, or are disqualified from subsidies because your employer offers health insurance or because your income is too high. (See the other side of this sheet to see where you stand!)
- How having to pay for health insurance would impact your financial situation and your life. It might help to discuss how difficult or easy it currently is to make ends meet, and how much you think you could afford to pay for health care without facing serious financial hardship.
- Anything else that is important for you!

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