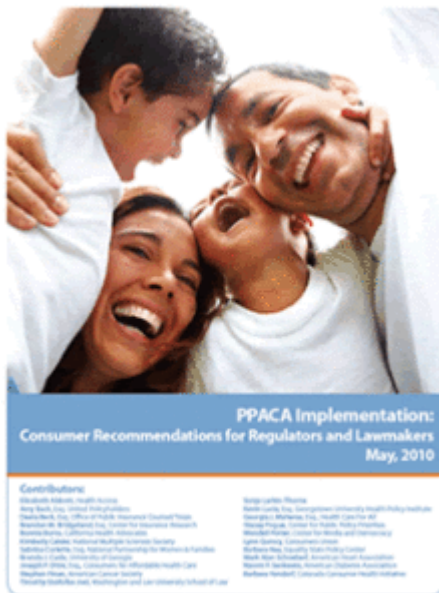


## A Healthy Attitude



Today is a big day in the health insurance world. People with no insurance or who need to change their coverage can now start researching new plan options.

As this phase of the Affordable Care Act takes effect, do your best to get information from reputable sources and make your decisions on facts, not hearsay or rumors. The new plans are scheduled to take effect on January 1, 2014.

- **If you are currently insured and aren't notified of pending changes to your existing plan, you probably won't have to do anything except check a "yes" box on your next tax return.** Check with your employer and/or current health insurer.
- **If you are currently uninsured or if your insurance situation is changing:** The all-around best

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The information presented in this publication is for general informational purposes and is not a substitute for legal advice. If you have a specific legal issue or problem, United Policyholders recommends that you consult with an attorney. Guidance on hiring professional help can be found in the "Find Help" section of [www.uphelp.org](http://www.uphelp.org). United Policyholders does not sell insurance or certify, endorse or warrant any of the insurance products, vendors, or professionals identified on our website.

Source: <https://uphelp.org/a-healthy-attitude/> Date: April 24, 2024

starting place for accurate information is [healthcare.gov](https://healthcare.gov). If you live in a state that has set up a new health insurance “Marketplace” you can [visit their website](#) or call the state agency that oversees insurance companies. Visit our [State by State help](#) section to find a link to that agency. If you have a chronic or serious medical condition, there are numerous [disease-specific organizations](#) offering targeted information.

– **If you want help from a human being:** Seek guidance from a reputable and experienced health insurance broker or a trained and knowledgeable “navigator.”

Congress passed the Affordable Care Act three years ago as a long-term fix for a very serious problem: Medical care costs have been dragging down our economy and [jeopardizing the physical and fiscal health of Americans](#). As with any reform of this magnitude there will be an adjustment phase. UP will continue to inform our readers as new information surfaces.

Have a healthy attitude!