

# Enrollment begins for health insurance



Long-debated and, in some cases, long-awaited health insurance marketplaces will begin Oct. 1 to enroll people in coverage and will continue through March 1, 2014.

Policies will be effective beginning Jan. 1, 2014, for people who are buying their own coverage and for employees of small businesses (in general, defined as 100 or fewer workers, although some states say 50 or fewer). Part of the Affordable Care Act, the marketplaces are intended to:

- offer a choice of different health plans;
- certify the plans that participate, ensuring they have met certain criteria;
- provide consumers with apples-to-apples comparisons of cost and quality so they can better understand their options;
- provide one standard application form and enrollment via phone, mail or Web;
- offer support and help throughout the process from specially trained and certified counselors.

Financial assistance programs to make coverage affordable will also become available Oct. 1 in tandem with enrollment. In addition, anyone whose income is at or below 400 percent of the federal poverty level, which would be approximately \$45,960 for an individual in 2013, or \$94,200 for a family of four, can receive tax credit when they enroll in a plan. Medicaid will be available for more people with low incomes in many states.

[Healthcare.gov](http://Healthcare.gov) offers a useful checklist for starting points. And call the National MS Society at 1-800-344-4867 for help with the process. The more you learn, the easier it will be to weigh your options and make the best decisions for you, your loved ones and your MS.