



REYNOLDS & REYNOLDS INC.

➤ **Is there a new reason to look for health insurance?**

The Affordable Care Act has made health insurance more available and affordable.

- You can no longer be denied coverage for health conditions

AND

- Federal subsidies make health insurance more affordable for individual and families with lower household income.

➤ **How do I find the health insurance options available to me?**

Our trusted insurance experts are offering you assistance in gathering insurance information and selecting the most appropriate option for you and your family. A web based shopping experience has been established called the Reynolds & Reynolds Insurance Marketplace, allowing you to shop for products in an environment similar to an online shopping experience.

➤ **How do I get started?**

You begin your shopping experience by entering the marketplace via the Reynolds & Reynolds Inc. website:

www.reynolds-reynolds.com

Shop



Insurance Marketplace

➤ **Do I really need to purchase health insurance?**

As a part of the Affordable Care Act, an “Individual Mandate” requires all Americans to have health insurance or pay a penalty starting January 1, 2014.

➤ **What are the penalties for not having health insurance?**

2014: The **greater of** 1% of your household income **OR** \$95 per adult and \$47.50 per child to a family maximum of \$285.

2015: The **greater of** 2% of your household income **OR** \$325 per adult and \$162.50 per child to a family maximum of \$975.

2016: The **greater of** 2.5% of your household income **OR** \$695 per adult and \$347.50 per child to a family maximum of \$2,085.

➤ **What if I cannot afford the health insurance plan I want?**

You may qualify for a “Federal Subsidy”. Subsidies are available for individuals and families based on family household income. These federal funds may reduce the price of the insurance policy or even reduce the plan design cost sharing. (e.g. deductibles)

For example, a family of four may start receiving premium assistance with an income as high as \$94,200. As the household income decreases, the subsidy grows.

The Reynolds & Reynolds Insurance Marketplace guides you through the process of determining whether you qualify for a federal subsidy and which insurance products are subsidy-eligible.

The Reynolds & Reynolds insurance professionals are waiting to assist you. Just call **855-716-1119**.

