



Dear Friend,

I'm writing to share the latest information about the benefits and changes taking place over the next few months with the Affordable Care Act. Whether one supports the law or not, I want to ensure that everyone has accurate information. I encourage you to visit the official federal website (www.healthcare.gov) which is a reliable resource about the Act. Also, I hope you will sign up for my newsletter (www.hankjohnson.house.gov) and visit or call my office. My staff and I look forward to assisting you.

As your Representative in Congress, I am committed to keeping you informed of changes in federal law. I voted for the Affordable Care Act to ensure that no American must ever have to choose between a roof over their head, food on the table or receiving life-saving health care. The goal is to ensure that healthcare is affordable and accessible to all Americans.

October 1st of this year marks the first day those in need of health insurance will be able to enroll in the health insurance marketplaces created by the Affordable Care Act.

Health insurance purchased through the marketplace will go into effect on January 1, 2014. What this means is that Americans without health insurance coverage today -- small business owners, people with pre-existing conditions, people who don't have coverage through their jobs, students and, others will have a simple and easy to understand way to purchase affordable healthcare.

The marketplace is designed to help you easily find health insurance to fit your budget. You will be able to easily compare plans, based on price, benefits, quality, and other important features. Insurance plans sold through the marketplace will not be allowed to turn down anyone due to pre-existing conditions or charge women more for the same services. Georgia's leaders chose not to create a marketplace, so the federal government will create and operate one for Georgians.

For more information on the marketplace and what it means for you, please visit <http://www.healthcare.gov/marketplace/about/index.html>. This website will be updated with more information as the marketplace comes online.

It is important to note that *nothing will change for those who are happy with the insurance they already have from their employer, seniors on Medicare, Tricare or people on Medicaid. Persons using the exchanges will include those who are not currently covered under a plan*

or are unhappy with their current plan (provided by their employer). The intent is to make the most affordable plans available to everyone.

The Affordable Care Act has already provided benefits to millions of Americans including young adults, women, and seniors.

- 13 million people have received \$1.1 billion in rebates from insurance companies who are required by the law to spend 80 percent of every premium dollar on health insurance;
- 17 million children can no longer be denied coverage due to preexisting conditions, a benefit that will extend to all Americans beginning in January 2014;
- 6.6 million young adults under age 26 have been able to receive health insurance coverage on their parents plan;
- 6.3 million seniors on Medicare have saved \$6.1 billion on prescription drugs while extending the life of the Medicare trust fund by 12 years;
- Finally, we all benefit because the Affordable Care Act reduces the deficit by \$109 billion over the next 10 years and over \$1 trillion over the following decade.

I hope this has been helpful to you and I will continue to keep in touch as these changes take effect. I welcome your feedback and look forward to assisting you.

Sincerely,

A handwritten signature in black ink that reads "Hank Johnson". The signature is written in a cursive, flowing style.

Henry C. "Hank" Johnson