



The YouToons Get Ready for the Affordable Care Act

Voiceover Script, June 5, 2013

1 Well, it's finally happening. After years of drama on Capitol Hill, a Supreme Court case, a Presidential election, and a
2 Mayan Apocalypse that could have stopped it dead in its tracks — but didn't — the marquee elements of the
3 Affordable Care Act, sometimes called ObamaCare, are about to kick in. And big changes are coming to health
4 insurance in 2014 (twenty-fourteen). *Start=0.00 End= 0.18 Total=0.18*

5 In the next few minutes you'll get a pretty good lay of the land by once again watching your fellow Americans, the
6 YouToons, find their way through the system. *Start= 0.19 End= 0.25 Total=0.06*

7 There are four main ways nearly all of us will experience health care once the health reform law goes fully into
8 effect. About half of us will get insurance through our jobs, just like today. About one-third will get covered by the
9 government through Medicare and Medicaid. Around one in ten will buy insurance ourselves. And unfortunately
10 another thirty million of us or so, just under one in ten, still may not have coverage at all. *Start= 0.26 End= 0.48 Total=0.22*

11 Let's begin in the workplace. Many Americans are already covered by their employers, and for them not a whole lot
12 will change. There *will* be some new advantages though — like caps on how much you have to pay out of pocket,
13 and free preventive care. *Start= 0.48 1.03 End= Total=0.15*

14 The bigger changes are coming for those who work for larger companies but aren't covered now. That's because the
15 government will require companies with fifty or more employees to cover full-time workers — or pay a penalty —
16 so more workers may find themselves covered. *Start= 1.04 End= 1.16 Total=0.12*

17 Smaller employers won't face the same penalties for refusing to buy insurance but they'll be encouraged to. The
18 government will be setting up special marketplaces to make it easier for small employers to take the plunge. Some
19 will be offered temporary tax breaks if they do. And unlike now, insurers can't inflate prices if some employees are
20 sick. *Start= 1.17 End= 1.34 Total= 0.17*

21 So, many of us will be getting covered at work. A lot of us will be covered with help from the government, just like
22 today. Not much will change for seniors on Medicare — the law has already started helping with prescription drugs
23 and better preventive care, and that will continue. *Start=1.35 End= 1.46 Total= 0.11*

24 Medicaid, on the other hand, is expanding to cover more of us, especially poor adults, many of whom aren't eligible
25 today. If your income is low, Medicaid will cover you, most likely in a private insurance plan. But there's a catch. The
26 Supreme Court ruled that governors and legislatures of each state should decide whether or not to be part of
27 expanding Medicaid. In states that get on board the feds will cover almost all of the cost. For those that don't, you
28 may be left with the same options you have today if you're poor. You'll want to check out your state's decision if you
29 think you might qualify for Medicaid. *Start=1.47 End= 2.17 Total=0.30*

30 Even with employer coverage and the expansion in Medicaid, a lot of us will *still* be left out. For those not covered,
31 or who find their work coverage too expensive, a new way to buy insurance on our own will be popping up
32 everywhere. They're called Health Insurance Marketplaces, though they may have a fancier name than that in your
33 state. *Start=2.18 End= 2.34 Total=0.16*

34 The health insurance marketplace is like a virtual insurance mega-mall. Here you'll find private insurers competing
35 for your business. You'll be able to pick how much coverage you want and how much you want to pay for it, from
36 cheaper high deductible Bronze plans to more expensive Platinum plans. *Start= 2.35 End= 2.49 Total= 0.14*

37 Still, all plans will cover a comprehensive set of services like hospital and doctor visits, maternity care, mental
38 health care, and drugs – most everything any of us need, at least when it comes to medical care. *Start=2.50 End= 3.00*
39 *Total= 0.10*

40 As with Medicaid, not all governors are on board to set up these marketplaces. But the feds will open their own in
41 those states, so you probably won't notice much of a difference. *Start= 3.01 End= 3.08 Total=0.07*

42 One big advantage of buying insurance through these new marketplaces is that the federal government will provide
43 most people with a tax credit to make insurance more affordable if you don't have any other options and your
44 income is below a certain level. *Start= 3.09 End= 3.19 Total= 0.10*

45 In fact, most people buying on their own will be eligible for a credit and won't have to pay the whole premium
46 themselves. And the marketplaces will make sure insurance companies operate fairly under strict rules. They'll
47 have to offer everyone insurance even if they're sick. And they won't be able to charge more for pre-existing
48 conditions. *Start= 3.20 End= 3.37 Total= 0.17*

49 Unlike today, men and women will pay the same price. And prices for older people will come down, while young
50 people will pay more. To keep costs down for young people, they'll be able to stay on their parents' plans 'till
51 twenty-six and buy low-budget "catastrophic" plans 'till they're thirty. *Start= 3.38 End= 3.58 Total=0.20*

52 Of course all these changes still don't mean insurance will be *cheap*. Most people buying their own coverage will end
53 up paying less with the new health insurance tax credits. But some people will have to pay more, even though many
54 of them will be getting better and more secure insurance. *Start= 3.59 End= 4.11 Total= 0.12*

55 And let's be realistic. Not everyone's going to run out and buy insurance. Some might say, "Hold on a minute! If I
56 can't be turned down or charged more, why not just wait until I get sick or injured to buy insurance at all?" *Start= 4.12*
57 *End= 4.22 Total= 0.10*

58 Well, first, you can only get coverage during special enrollment periods, so if you snooze you may lose. And second,
59 thanks to something called the individual mandate, if you're not insured you pay a fine, making this option seem not
60 nearly so clever. Still, if you really can't afford to buy in, and can't get insurance anywhere else, the government will
61 waive the penalty. So don't panic. *Start=4.23 End= 4.42 Total= 0.19*

62 By now you've probably noticed a lot more people will be getting a lot more coverage. Where will the money to pay
63 for that come from? Taxes — many of them targeted at the health industry itself, and even tanning services. Yes,
64 individuals will pay too, mostly the wealthiest Americans who will be paying more into Medicare. Also, hospitals
65 and insurance companies participating in Medicare will get paid somewhat less. Not painless, but somebody's gotta
66 pay. *Start= 4.43 End= 5.09 Total= 0.26*

67 So as America prepares for twenty-fourteen, how will you be covered? How would you like to be? Now's the time to
68 figure it out — and get on the path to setting yourself up for the best insurance at the best price... because who
69 wouldn't want that? *Start= 5.10 End= 5.24 Total= 0.14*