Affordable Care Act & Consumer Health Information: MedlinePlus

Catherine Carr
Lamar Soutter Library
UMass Medical School
November 5, 2013
Video: Obamacare vs. Affordable Care Act
http://www.youtube.com/watch?v=sx2scvlFGjE
Enrollment
The Health Insurance Marketplace is Open!

Find new health care options that meet your needs and fit your budget. Apply for coverage that can begin as soon as January 1.

APPLY ONLINE  APPLY BY PHONE

SEE PLANS AND PRICES IN YOUR AREA  SEE PLANS NOW

Get covered: A one-page guide
Find out if you qualify for lower costs
See 4 ways you can apply for coverage
Get in-person help in your community

Health Insurance Marketplace 159 DAYS LEFT TO ENROLL

OCT 1 Open Enrollment Began
JAN 1 Coverage Can Begin
MAR 31 Open Enrollment Closes
Massachusetts Health Connector

https://www.mahealthconnector.org/
What would you like to do today?

Apply for health insurance that starts on January 1, 2014.
Learn more about new health plans and new ways to help pay for health insurance available as part of National Health Care Reform.

Buy a health plan that starts on November 1 or December 1, 2013.
Make payments or manage your current Commonwealth Choice or Commonwealth Care account.
Manage your current Business Express account.

Apply for immediate coverage under MassHealth, Commonwealth Care, Children's Medical Security Plan (CMSP), Healthy Start, or the Health Safety Net.
If you are over age 65, please complete a paper application.
If you recently received a pink letter from MassHealth or would like to manage your current MassHealth account.

I'm not sure. Help me choose.
You are not alone

- Navigators
- Certified Application Counselors
- Assisters
- Agents and Brokers
- Champions for Coverage
The Role of The Library
Open enrollment in the Health Insurance Marketplace under the Affordable Care Act (ACA) begins on October 1st, 2013 and runs till March 31st, 2014. Information on obtaining health insurance through ACA is available at these websites:

- Massachusetts Health Connector
- Health Insurance Marketplace
- Centers for Medicare & Medicaid Services
- In-person Assistance: Navigator Organizations

For information about the reforms taking effect, the following websites have comprehensive information pages:

- About the Law – U.S. Department of Health & Human Services
- Affordable Care Act – Medicaid.gov
- Affordable Care Act – United States Department of Labor
- Affordable Care Act Tax Provisions – Internal Revenue Service
- Health Care Law Fact Sheets – AARP
- VA, Affordable Care Act and You – U.S. Department of Veterans Affairs

The National Network of Libraries of Medicine maintains a list of links to organizations that have good information resources about ACA:

Affordable Care Act (ACA) Resources
You Are Not Alone!

- Libraries
- Trade Unions
- Community-Based Organizations
- Faith-Based Organizations
- Community Clinics
- 24-Hour Call Centers

HealthCare.gov

www.WebJunction.org
A few questions and where to go to have them answered...
Q: What is the best way to have my questions about the Health Insurance Marketplace answered?

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I'm not sure. Help me choose.
Q: When are the Open Enrollment Periods?
**Open Enrollment Period**

The period of time during which individuals who are eligible to enroll in a Qualified Health Plan can enroll in a plan in the Marketplace. For 2014, the Open Enrollment Period is October 1, 2013–March 31, 2014. For 2015 and later years, the Open Enrollment Period is October 15 to December 7 of the previous year. Individuals may also qualify for Special Enrollment Periods outside of Open Enrollment if they experience certain events. (See Special Enrollment Period and Qualifying Life Event)

You can submit an application for health coverage outside of the Marketplace, or apply for Medicaid or CHIP, at any time of the year.
Q: Where can I go to see the Application Form?

A: Health Insurance Marketplace
Application for Health Coverage & Help Paying Costs

**Use this application to see what coverage you qualify for:**
- Affordable private health insurance plans that offer comprehensive coverage to help you stay well.
- A new tax credit that can immediately help pay your premiums for health coverage.
- Free or low-cost insurance from Medicaid or the Children's Health Insurance Program (CHIP).
- You may qualify for a free or low-cost program even if you earn as much as $94,000 a year (for a family of 4).

**Who can use this application?**
- Use this application to apply for anyone in your family.
- Apply even if you or your child already has health coverage. You could be eligible for lower-cost or free coverage.
- If you're single, you may be able to use a short form. Visit HealthCare.gov.
- Families that include immigrants can apply. You can apply for your child even if you aren't eligible for coverage. Applying won't affect your immigration status or chances of becoming a permanent resident or citizen.
- If someone is helping you fill out this application, you may need to complete Appendix C.

**Apply faster online**
Apply faster online at HealthCare.gov.

**What you may need to apply**
- Social Security numbers (or document numbers for legal immigrants).
- Employer and income information for every member of your household who needs coverage (for example, from pay stubs or W-2 forms—Wage and Tax Statements).
- Policy numbers for any current health insurance plans covering members of your household.
- A completed Employer Coverage Tool (see page 2 of this checklist) for every job-based plan you or someone in your household is eligible for. You'll need to fill out this form even for coverage you're eligible for but don't enroll in.

**Why do we ask for this information?**
We ask about income and other information to let you know what coverage you qualify for and if you can get any help paying for it. We'll keep all the information you provide private and secure, as required by law. To view the Privacy Act Statement, go to HealthCare.gov or see instructions.

**What happens next?**
Send your complete, signed application to the address on page 7. If you don't have all the information we ask for, sign and submit your application anyway. We'll follow up with you within 1–2 weeks. You'll get instructions on the next steps to complete your health coverage. If you don't hear from us, visit HealthCare.gov or call 1-800-318-2596. Filling out this application doesn't mean you have to buy health coverage.

**Get help with this application**
- **Online:** HealthCare.gov.
- **Phone:** Call our Help Center at 1-800-318-2596.
- **In person:** There may be counselors in your area who can help. Visit HealthCare.gov or call 1-800-318-2596 for more information.
- **En Español:** Llame al nuestro centro de ayuda gratis al 1-888-888-0325.

**NEED HELP WITH YOUR APPLICATION?** Visit HealthCare.gov or call us at 1-800-318-2596. Para obtener una copia de este formulario en Español, llame 1-888-888-0325. If you need help in a language other than English, call 1-888-888-0325 and ask the customer service representative the language you need. We'll get you help at no cost to you. TTY users should call 1-855-888-4325.

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MedlinePlus & Information Related to ACA

- Health Insurance
- Financial Assistance
- Managed Care
- Medicare
- Medicaid
Where do you get your health information?
How do you know if online health information is reliable and accurate?

Look for:
- Authority
- Accuracy
- Bias
- Coverage
- Currency
- And, user friendliness
MedlinePlus.gov

- Reliable, authoritative
- Consumer-friendly
- No ads
- Updated daily
- Strict quality guidelines
- English and Spanish
- Links to information in >40 languages
- Multimedia, news, images, encyclopedia, tutorials and more...
Follow us on Twitter for the latest on health and wellness.
Healthy Living

Many factors affect your health. Some you cannot control, such as your genetic makeup or your age. But you can make changes to your lifestyle. By taking steps toward healthy living, you can help reduce your risk of heart disease, cancer, stroke and other serious diseases. For example,

- See your doctor for regular screenings, not just when you are sick
- Maintain a healthy weight
- Eat a variety of healthy foods, and limit calories and saturated fat
- Be physically active
- Control your blood pressure and cholesterol
- Quit smoking
Vivir saludablemente

Otros nombres: Prevenir enfermedades

Muchos factores afectan su salud. Algunos no se pueden controlar, como la constitución genética o la edad. Pero usted puede modificar su estilo de vida. Al iniciar acciones hacia una vida saludable, usted ayuda a reducir su riesgo de enfermedad cardíaca, cáncer, derrame cerebral y otras enfermedades serias. Por ejemplo:

- Consulte a un médico para realizarse **cheques periódicos**, no solamente cuando se enferme
- Mantenga un peso saludable
- Consuma alimentos sanos y variados y limite las calorías y las grasas saturadas
- Haga actividades físicas
- Controle su presión arterial y el colesterol
- Deje de fumar
- Protejase del exceso de sol

**Agencia Para la Calidad e Investigación y Cuidado de la Salud**

Reciba actualizaciones sobre Vivir saludablemente por email

Ingres su email  ❯ ENVIAR  ¿Qué es esto?
Breast cancer affects one in eight women during their lives. Breast cancer kills more women in the United States than any cancer except lung cancer. No one knows why some women get breast cancer, but there are a number of risk factors. Risks that you cannot change include:

- Age: the chance of getting breast cancer rises as a woman gets older.
- Genes: there are two genes, BRCA1 and BRCA2, that greatly increase the risk. Women who have family members with breast or ovarian cancer may wish to be tested.
- Personal factors: beginning periods before age 12 or going through menopause after age 55.

Other risks include being overweight, using hormone replacement therapy (also called menopausal hormone therapy), taking birth control pills, drinking alcohol, not having children or having your first child after age 35 or having dense breasts.

Symptoms of breast cancer may include a lump in the breast, a change in size or shape of the breast or discharge from a nipple. Breast self-exam and mammography can help find breast cancer early when it is most treatable. Treatment may consist of radiation, lumpectomy, mastectomy, chemotherapy and hormone therapy.

Men can have breast cancer, too, but the number of cases is small.

NIH: National Cancer Institute

Get Breast Cancer updates by email

Enter email address

MEDICAL ENCYCLOPEDIA
- After chemotherapy - discharge
- Breast biopsy
- Breast biopsy – stereotactic
- Breast biopsy – ultrasound
- Breast cancer
- Breast lump
- Breast lump removal - slideshow
- Breast MRI scan
- Breast PET scan
- Breast radiation – discharge

Related Topics
- Breast Diseases
- Breast Reconstruction
- Male Breast Cancer
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**Languages**

- Arabic (العربية)
- Bosnian (Bosanski)
- Chinese - Simplified (简体中文)
- Chinese - Traditional (繁體中文)
- French (français)
- Hindi (हिन्दी)
- Japanese (日本語)
- Korean (한국어)
- Portuguese (português)
- Russian (Русский)
- Somali (Af Soomaali)
- Spanish (español)
- Tagalog (Tagalog)
- Vietnamese (Tiếng Việt)
Health Information in Multiple Languages

Use these links to find health information in languages other than English. See our quality guidelines for how we select the links on these pages.

Browse information in multiple languages by health topic.

Amharic ( amaturnya)
Arabic ( العربية)
Armenian ( Հայերեն)
ASL (American Sign Language)
Bangali ( Bangla)

Bosnian ( Bosanski)
Burmese ( myanmar)
Chamorro ( chamoru)
Chinese - Simplified ( 简体中文)
Chinese - Traditional ( 繁體中文)

Chukchinese (Trukese)
Croatian ( Hrvatski)
Farsi ( فارسی)
French ( français)
German ( Deutsch)

Gujarathi ( ગુજરાતી)
Haitian Creole ( Kreyol)
Hindi ( हिन्दी)
Hmong ( Hmoob)
Ilocano ( ilokano)
Example: Multilingual Health Information
Good Mental Health is Ageless
Vietnamese, SAMSHA
Recognizing teen depression

About 1 in 5 teenagers have depression at some point. Your teen may be depressed if they are feeling sad, blue, unhappy, or down in the dumps. Depression is a serious problem, even more so if these feelings have taken over their life.

Be Aware of the Risk for Teen Depression

Your teen is more at risk for depression if:

- Mood disorders run in your family
- They experience a stressful life event like a death in the family, divorcing parents, bullying, a break up with a boyfriend or girlfriend, or failing in school
- They have low self-esteem and are very critical of themselves
- Your teen is a girl. Teen girls are twice as likely as boys to have depression.
- Your teen has trouble being social
- Your teen has learning disabilities
- Your teen has a chronic illness
- There are family problems or problems with their parents

Know the Symptoms of Depression

If your teen is depressed, you may see some of the following common symptoms of depression. If these symptoms last for 2 weeks or longer, talk to your teen's doctor.

- Frequent irritability with sudden bursts of anger
- More sensitive to criticism
- Complaints of headaches, stomachaches or other body problems. Your teen may go to the nurse's office at school a lot.
- Withdrawal from people like parents or some friends
- Not enjoying activities they usually like
- Feeling tired for much of the day
- Sad or blue feelings most of the time

Notice changes in your teen’s daily routines that can be a sign of depression. Your teen’s daily routines can change when they are depressed. You may notice that your teen has:

- Trouble sleeping or is sleeping more than normal
- A change in eating habits, such as not being hungry or eating more than usual
- A hard time concentrating
- Problems making decisions

Notice changes in your teen’s behavior that could be a sign of depression. They could be having problems at home or school.

- Drop in school grades, attendance, not doing homework
- High-risk behaviors, such as reckless driving, unsafe sex, or shoplifting
- Pulling away from family and friends and spends more time alone
- Drinking or using drugs
Asthma is a disease in which inflammation of the airways causes airflow into and out of the lungs to be restricted. When an asthma attack occurs, mucus production is increased, muscles of the bronchi contract, and the air passages become narrow. This makes breathing difficult and can cause other symptoms such as chest tightness, wheezing, and coughing.

Normal bronchiole

Asthmatic bronchiole

Trachea

Lung
How to use a nebulizer

A nebulizer turns your asthma medicine into a mist. It is easy and pleasant to breathe the medicine into your lungs this way. If you use a nebulizer, your asthma medicines will come in liquid form.

With a nebulizer, medicine goes into your lungs when you take slow, deep breaths for 10 to 15 minutes.

Many patients with asthma do not need to use a nebulizer. Another way to get your medicine is with an inhaler. Inhalers work just as well, and they are easier to use.

Most nebulizers are small, so they are easy to carry with you. Most nebulizers use air compressors. A different kind uses sound vibrations. These are called "ultrasonic nebulizers." They are quieter, but they cost more money.

It takes some time to keep your nebulizer clean and working properly.

These are the basic steps to set up and use your nebulizer:

1. Connect the hose to an air compressor.
2. Fill the medicine cup with your prescription.
3. Attach the hose and mouthpiece to the medicine cup.
4. Place the mouthpiece in your mouth. Breathe through your mouth until all the medicine is used. (Most times, this takes 10 to 15 minutes). Some people use a nose clip to help them breathe only through their mouth. Small children usually do better if they wear a mask.
5. Wash the medicine cup and mouthpiece with water, and air dry until your next treatment.
Drugs, Herbs and Supplements

Drugs
Learn about your prescription drugs and over-the-counter medicines. Includes side effects, dosage, special precautions, and more.

Browse by generic or brand name
A B C D E F G H I J K L M N O P Q R S T U V W X Y Z 0 9

For FDA approved labels included in drug packages, see DailyMed.

Herbs and Supplements
Browse dietary supplements and herbal remedies to learn about their effectiveness, usual dosage, and drug interactions.

All herbs and supplements

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Information on herbs and supplements is from Natural Medicines Comprehensive Database Consumer Version. Copyright ©1995 – 2010. Therapeutic Research Faculty, publishers of Natural Medicines Comprehensive Database, Prescriber's Letter, Pharmacist's Letter. All rights reserved.
Medicinas, hierbas y suplementos

**Medicinas**
Aprenda sobre sus medicamentos de receta y de venta libre. Incluyendo efectos secundarios, dosis, precauciones especiales y mucho más.

**Hierbas y suplementos**
Hoye información sobre suplementos dietarios y hierbas para aprender sobre su efectividad, dosis e interacciones con otras medicinas.

Fish oil can be obtained from eating fish or by taking supplements. Fish that are especially rich in the beneficial oils known as omega-3 fatty acids include mackerel, tuna, salmon, sturgeon, mullet, bluefish, anchovy, sardines, herring, trout, and menhaden. They provide about 1 gram of omega-3 fatty acids in about 3.5 ounces of fish.
Videos & Cool Tools

Learn by watching health videos on topics such as human anatomy, surgical procedures and health news. Test your knowledge with the interactive tutorials and games. Check your health by using the calculators and quizzes.

Winter Sports Safety

View latest news

Search all Videos & Tutorials

Calculators & Quizzes

- Calculate Your Radiation Dose
- ChooseMyPlate.gov
- Exercise Counts: How Many Calories Will Your Activity Burn?
- Folic Acid Quiz
- Glaucoma: How Much Do You Know?
- National Drug IQ Challenge
- Preconception Health Quiz
- SuperTracker: My Foods, My Fitness, My Health

Understanding Medical Words

- Evaluating Health Information
- Director's Comments Podcast
- NIHSeniorHealth Videos
Assess your risk for health conditions.
Learn more about your health.

Calculators & Quizzes

- Alcohol Calorie Calculator
- Build Your Question List
- Calculate Your Body Mass Index
- Colorectal Cancer Risk Assessment Tool
- Diabetes PHD (Personal Health Decisions)
- Interactive Menu Planner
- My Fats Translator
- Risk Assessment Tool for Estimating Your 10-Year Risk of Having a Heart Attack

All calculators & quizzes
Health Check Tool

Build Your Question List

Are you visiting your health care clinician or pharmacist? It is important to be prepared. Create a personalized list of questions that you can take with you.

- Did your clinician give you a prescription?
- Are you scheduled to have medical tests?
- Did you recently receive a diagnosis?
- Are you considering treatment for an illness or condition?
- Did your clinician recently recommend surgery?
- Are you choosing a health plan?
- Are you choosing a clinician?
- Are you choosing a hospital?
- Are you choosing long-term care?

Check the boxes below that apply to you, and then select "Create a List." You will be able to print a custom list of questions with space for answers.

AHRQ, Build Your Question List

http://www.ahrq.gov/questionsaretheanswer/questionBuilder.aspx
Health Check Tool

How’s your social scene?
Click on all the stuff that’s true.

☐ You feel like you fit in.
☐ You get pushed around a lot.
☐ You feel a lot of pressure to do things you don’t want to do.
☐ Kids are always gossiping about you.
☐ You’re busy, but you still have enough time for yourself.
☐ You get super stressed about situations with your friends or other kids.

BAM Stress-O-Meter
http://bam.gov
Health Check Tool

SuperTracker:

- Get your personalized nutrition and physical activity plan.
- Track your foods and physical activities to see how they stack up.
- Get tips and support to help you make healthier choices and plan ahead.

Choose My Plate
http://choosemyplate.gov/SuperTracker
Videos & Cool Tools

✓ For kids/teens. Fun for adults too!
✓ Learn more about health conditions

Calculators & Quizzes

Games

- Body Parts
- Food Detectives: Fight Bac
- Further Adventures of Kidd Safety: Interactive Games
- Michael's Inside Scoop: Genetics
- Milk Matters Web Games for Kids and Teens
- Sara's Quest
- Scrub Club
- To Tell the Tooth

All games
MedlinePlus Games

Bullying RoundUp

http://www.bam.gov/sub_yourlife/yourlife_bullyroundup_game.html#
MedlinePlus Games

Social networking websites allow you to create your own personal pages and connect with friends. Creating your own page on these sites can be safe, fun, and exciting. But if you’re not careful, it also could open the door to hackers, slackers, and gawkers — in short, people you really don’t want to meet.

Welcome to Friend Finder, a fun way to test your online savvy. You and eight fictional contestants will compete for a spot on the coveted Friend Finder All-Stars List! Only the best and the brightest make it to the list, so be on your toes!

Let’s meet our contestants!

FriendFinder
http://onlineonguard.gov
Choose My Plate: Blast Off Game
Understanding Medical Words
A tutorial from the National Library of Medicine

Introduction  Break it up  Word Roots  Beginnings &
Quiz Time  Abbreviations  Learn More
A quarterly publication of the Friends of the National Library of Medicine. Get a free subscription!
In Spanish too!
Cómo mantenerse saludable

Canes que el bien al alimento de las funciones de progresamiento del cáncer declina con los años, se están haciendo pruebas para determinar la forma como el ejercicio, tanto físico como mental, puede ayudar a retrasar la pérdida de ciertas habilidades cognitivas.

Verbal y visible así como al llegar a los 40 años, se ve más difícil, la bien de cerca, las personas mayores de 50 años tienen trastornos como la cataratas y la glaucoma por ello, se necesitan servicios de asistencia médica para descartarlo y para descartar también la presencia de degeneración de la bóveda. La ceguera puede tener un impacto en la vida, puede alterar los sentimientos de seguridad y equilibrio de esas personas.

El ejercicio, deja al gigante, e lo no, él no lo hace, ya que actualmente hay una buena ecosistema, se debe al ejercicio, que la actividad física es una ayuda a sentirse mejor en todos los aspectos, al estar desentumizado, no olvida el consultor y la supervisión de un médico de saludos de salud.

Diversas variables en algunas personas, consiste en el ejercicio de dos veces al año.

Puede ser al ejercicio aeróbico, practicado con regularidad, la idea es reducir la posibilidad de sufrir de actividades, gastritis, enfermedad cardiovascular y cáncer de colon, a partir de los 50 años, se recomienda hacer la actividad todos los días, regular.

Digestión: con una dieta equilibrada, nutrición y frutas, se facilita la digestión y se reduce la probabilidad de sufrir de actividad, gastritis, enfermedad cardiovascular y cáncer de colon, a partir de los 50 años, se recomienda hacer la actividad todos los días, regular.

Hidratación: es necesario estar hidratado, que en algunos casos, se producen desequilibrios hormonales que pueden afectar a distintos órganos, como el colon (que secreta insulina), la tiroide (tiroide), los ovarios (estrogénos y/o testosteronas). Hidratación: es necesario estar hidratado, que en algunos casos, se producen desequilibrios hormonales que pueden afectar a distintos órganos, como el colon (que secreta insulina), la tiroide (tiroide), los ovarios (estrogénos y/o testosteronas). Hidratación: es necesario estar hidratado, que en algunos casos, se producen desequilibrios hormonales que pueden afectar a distintos órganos, como el colon (que secreta insulina), la tiroide (tiroide), los ovarios (estrogénos y/o testosteronas). Hidratación: es necesario estar hidratado, que en algunos casos, se producen desequilibrios hormonales que pueden afectar a distintos órganos, como el colon (que secreta insulina), la tiroide (tiroide), los ovarios (estrogénos y/o testosteronas). 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Health Tip: You May Have Seasonal Affective Disorder (HealthDay)
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Transcript

You may want to drop that diet soda; new research suggests it could be a downer.

A brand new study makes a connection between sweetened drinks especially diet beverages, and depression.

The data comes from a large study done by The National Institutes of Health. Nearly 264 thousand adults 50 years and older participated. Consumption of a variety of drinks including soda, fruit punch, tea and coffee was tracked from 1996 to 1996.

Some 10 years later, researchers asked the participants whether they had been diagnosed with depression since the year 2000. A total of 11,311 had been. Those who drank more than four sodas a day were 30 percent more likely to develop depression than those who drank no soda. Four cans of fruit punch a day upped that number to 36%.
Active Video Games May Boost Fitness in Younger Students

Study of inner-city school found traditional gym class more effective for older kids

By Robert Preidt

Wednesday, January 9, 2013

WEDNESDAY, Jan. 9 (HealthDay News) -- Active video games -- such as those that get players to dance -- can encourage inner-city children to be physically active and may reduce their risk of obesity, according to new research.

The study included 104 children in grades three through eight at a Washington, D.C., public school. They were randomly assigned to three 20-minute sessions of their usual gym class or the active video games "Dance Dance Revolution" and "Winds of Orbis: An Active Adventure."

In Dance Dance Revolution, players dance along to music in ever-increasing and complicated patterns. In Winds of Orbis, players take on the role of a virtual superhero who climbs, jumps, slides and goes through other types of active adventures.

Overall, children burned the most energy during regular gym class. But the active video games got children in third, fourth and fifth grades moving enough to achieve recommended levels of vigorous activity, according to the researchers at the George Washington University School of Public Health and Health Services.

They said their findings, published online Jan. 3 in the journal Games for Health, suggest that active video games might be an effective alternative to traditional gym classes, at least for younger students.

"A lot of people say screen time is a big factor in the rising tide of childhood obesity," study lead author Todd Miller, an associate professor in the department of exercise science, said in a university news release. "But if a kid hates playing dodgeball but loves Dance Dance Revolution, why not let him work up a sweat playing [video] games?"

The researchers noted that several hundred schools in at least 10 states use active video games in physical education classes in an effort to encourage inactive children, especially those who don't like gym class, to get physically active.

This study was the first to focus on active gaming and black and other minority children, who are at high risk of obesity, the researchers noted.

"Many of these children live in neighborhoods without safe places to play or ride a bike after school," Miller said. "If [video] games can get them to move in school then maybe they'll play at home too and that change could boost their physical activity to a healthier level."

SOURCE: George Washington University, news release, Jan. 9, 2013

HealthDay
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Health insurance helps protect you from high medical care costs. It is a contract between you and your insurance company. You buy a plan or policy, and the company agrees to pay part of your expenses when you need medical care.

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Health insurance helps protect you from high medical care costs. It is a contract between you and your insurance company: You buy a plan or policy, and the company agrees to pay part of your expenses when you need medical care.

Many people in the United States get a health insurance policy through their employers. In most cases, the employer helps pay for that insurance. Insurance through employers is often with a managed care plan. These plans contract with health care providers and medical facilities to provide care for members at reduced costs. You can also purchase health insurance on your own.

People who meet certain requirements can qualify for government health insurance, such as Medicare and Medicaid. The Affordable Care Act will expand health insurance coverage for many people in the U.S. Starting in October 2013, you will be able to sign up for coverage that begins in January 2014.

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