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Health Care Rules Taking Effect 2011-2013 for Ohioans by Tracy McManamon

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Read the newspaper, or turn on the radio or TV and you will soon discover that there are many changes being put in place for health insurance in Ohio in the next few years. The best thing that you can do is to keep yourself informed, so you are not taken by surprise by any of the changes.

What to expect in 2011: There will be a certain amount of premiums that insurance companies will have to spend on medical care and programs, not on administrative costs. If this is not done, rebates will be due to consumers. Insurance companies are required to issue the rebates by August 1, 2011 and they will then be received by the consumers by August 1, 2012.

What to expect in 2012: In 2012, shopping for health insurance will no longer be the hassle that it has been in the past. If you are looking for health insurance, you will be able to receive a â€œSummary of Benefits and Coverageâ€•. The layout of the summary will make it very easy to read and it will give examples of certain medical conditions and the coverage you would receive if you had those conditions. A list will also be given to you that will explain complicated words, such as â€œdeductibleâ€•, â€œcopayâ€• and â€œcoinsuranceâ€•. The next change will be that you will be notified 60 days in advanc any new rules or benefits affect your plan, which allows time for you to adjust to the change and plan ahead.

What to expect in 2014: Changes during 2014 will mostly affect those who buy coverage in the individual health plan market. If you buy their own insurance, one of the most helpful things that will happen is that you will no longer be turned down because of a health problem or a history of health problems. Also, the premium will not be based on the condition of your health but instead on â€œhow many people the plan is covering, their ages, where they live and if they use tobaccoâ€•. A health insurance â€œexchangeâ€• program will also be implemented. The exchange program will vary from state to state, so you will want to research how it will affect Ohio as the time grows closer. The exchange program is being created to give individuals and small companies a variety of insurance plans to choose from, and a better understanding of the plans. The last change expected in 2014 will be that legal residents in America will be required by law to have a health insurance plan. To prove that you have health insurance you will need to show evidence of it on your tax return.

There are many changes, as you can see, that are expected to arise in the next few years. Remember to stay up to date on how these changes will affect you and your family. For some, these changes will be a very positive thing, whereas others may have to start paying more for insurance then they ever have in the past. Whatever your situation may be, we will be doing our best to keep you informed so that you are still receiving the best coverage for you, your family and your business.

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Tracy McManamon is a a health insurance Ohio consultant at One Source Benefits. He offers free quotes and the lowest possible rates for all types of a health insurance in Ohio.

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