Affordable Care Act & Consumer Health Information: MedlinePlus

Catherine Carr
Lamar Soutter Library
UMass Medical School
November 5, 2013
Affordable Care Act: The Basics

WHO  WHAT  WHERE  WHY  WHEN & HOW
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
If you’re a professional learning about the Marketplace and helping people apply, get the latest resources here.

If you’re a consumer ready to learn about and buy health insurance through the Marketplace, visit HealthCare.gov, the official consumer site for the Marketplace.

Looking for consumer information?
Visit HealthCare.gov, the official consumer site for the Marketplace.

Have questions?
Find the right answers to your questions about the Marketplace.

The Role of the Library
AFFORDABLE CARE ACT

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

24-Hour Call Centers

Trade Unions

Community-Based Organizations

Faith-Based Organizations

Community Clinics

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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Click Here
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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
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...
¡Manténgase en forma este verano!

Encuentre información sobre ejercicio y estado físico

→ Temas de salud
→ Medicinas y suplementos
→ Videos y multimedia

Acerca de su salud
Todos Personas mayores Hombres Mujeres Niños

Control de peso
Depresión
Diabetes
Dolor de espalda
Ejercicio y estado físico
Embarazo
Enfermedad de obstrucción pulmonar crónica
Enfermedades de la piel
Enfermedades del corazón
Presión arterial alta

Noticias sobre la salud
La radiación de un cáncer infantil puede incrementar el riesgo de muerte fetal en el futuro

Nuevas guías desaconsejan el Papíricaou para mujeres de 21

Un estudio advierte que mientras más tiempo pase sentado, menos tiempo vivirá

más noticias de salud

Conéctese con nosotros
Obtenga la información más reciente sobre los temas de salud que más le interesan.
Suscribise a las actualizaciones por email de MedlinePlus:

Ingresé su email

ENVIAR

REVISTA NIH MEDLINEPLUS SALUD
DOCUMENTOS DE LECTURA FÁCIL
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
- Protect yourself from too much sun

Agency for Healthcare Research and Quality

(Read more)

Results 1 - 10 of 7,012 for healthy living

1. Healthy Living (National Library of Medicine)
2. Exercising for a Healthy Life Interactive Tutorial (Patient Education Institute)

X-Plain Exercising For a Healthy Life Reference Summary Introduction By exercising and becoming more active, you can improve your health. People who are not physically active are

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- 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 realizar 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
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 and GO
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 (አማርኛ)
Arabic (العربية)
Armenian (հայերեն)
ASL (American Sign Language)
Bengali (বাংলা)
Bosnian (Bosanski)
Burmese (မြန်မာဘာသာ)
Chamorro (chamoru)
Chinese - Simplified (简体中文)
Chinese - Traditional (繁體中文)
Chukchee (Trukese)
Croatian (Hrvatski)
Farsi (فارسی)
French (français)
German (Deutsch)
Gujarati (ગુજરાતી)
Haitian Creole (Kreyol)
Hindi (हिंदी)
Hmong (Hmoob)
Ilocano (ilocano)
**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 engaging in 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
Asthmatic bronchiole and normal bronchiole

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 bronchioles contract, and swelling occurs. All of these factors make it hard to breathe. Asthma attacks can range from mild to severe, and they can be life-threatening.
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.
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**
Haga una información sobre suplementos dietarios y hierbas para aprender sobre su efectividad, dosis e interacciones con otras medicinas.

**Todas las hierbas y suplementos**

AHFS® Consumer Medication Information provee información sobre centenares de medicinas de receta y venta libre y es propiedad de la American Society of Health-System Pharmacists, Inc., Bethesda, Maryland. Está protegida por la ley de derechos de autor. Copyright © 2010. Todos los derechos reservados.

Fish oil

What is it?
Fish oils 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

Interactive Tutorials

Anatomy Videos

Surgery Videos

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

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U.S. National Library of Medicine  8600 Rockville Pike, Bethesda, MD 20894  U.S. Department of Health and Human Services  National Institutes of Health
Page last updated on 11 January 2013
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

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

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

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

- 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
MedlinePlus Games

Choose My Plate: Blast Off Game
A quarterly publication of the Friends of the National Library of Medicine. Get a free subscription!
In Spanish too!
Cómo mantenerse saludable

La edad en sí misma no es un factor de riesgo para enfermedades de envejecimiento del corazón. Con el paso de los años, se están haciendo pruebas para determinar la forma en que el ejercicio, tanto físico como mental, puede ayudar a retrasar la pérdida de habilidades cognitivas.

La salud física y mental a cualquier edad es una escuela de vida y debe ser tratada como tal. Las personas mayores de 60 años pueden entrar a un periodo subjetivo como para evitar la pérdida de habilidades físicas. Los antecedentes de enfermedad y la historia familiar también pueden afectar el desarrollo de enfermedades que causan enfermedad.

Las personas con diabetes mellitus tienen un mayor riesgo de enfermedad coronaria. La diabetes mellitus es un trastorno del metabolismo de la glucosa, caracterizado por niveles elevados de glucosa en la sangre. Los síntomas de la diabetes incluyen exceso de sed, hambre, peso de cuerpo, infección, y el uso de diuréticos. La diabetes es una enfermedad crónica que puede causar daños a varios órganos, incluyendo el corazón, los riñones, las manos y los pies. El manejo adecuado de la diabetes puede prevenir muchas de estas complicaciones.


Brain: Leash: Para que los estímulos se concentren, es importante mantener el cerebro activo. La mente es un órgano que necesita ejercicio. La mente está siempre en movimiento, siempre está aprendiendo, siempre está cambiando.

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Latest Health News

Health news from HealthDay and Reuters Health Information, plus recent press announcements from major medical organizations.

Get the latest health news by email

More health news by date  Health news by topic

Friday, January 11

**Winter Sports Safety** (HealthDay)
Related MedlinePlus Topics: Sports Fitness, Sports Safety

**Thursday, January 10**

**Blood Disorder Cases Tied to Prescription Painkiller Abuse** (HealthDay)
Addicts crushed, dissolved and injected Opana ER pills, CDC says
Related MedlinePlus Topics: Pain Relievers, Platelet Disorders, Prescription Drug Abuse

**FDA: Lower Ambien’s Dose to Prevent Drowsy Driving** (HealthDay)
Blood levels from nighttime dose remain too high the next morning, agency says
Related MedlinePlus Topics: Drug Safety, Insomnia

**Fewer U.S. Patients Getting Weight Counseling from Doctors** (HealthDay)
Study finds primary care visits now less likely to include such advice, despite rise in obesity rates
Related MedlinePlus Topics: Obesity, Talking With Your Doctor

**Health Tip: Is Organic Better?** (HealthDay)
No pesticides or chemicals are used
Related MedlinePlus Topic: Nutrition

**Health Tip: You May Have Seasonal Affective Disorder** (HealthDay)
If winter is getting you down
Related MedlinePlus Topic: Seasonal Affective Disorder
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 1998.

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 38%.
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. 9 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
Hey there! medlineplus4you is using Twitter.

Twitter is a free service that lets you keep in touch with people through the exchange of quick, frequent answers to one simple question: What are you doing? Join today to start receiving medlineplus4you's tweets.

Let 'em sleep in, researchers say. Extra sleep on weekends may help kids fight fat & avoid obesity http://bit.ly/ieati
12 minutes ago from TweetDeck

@joshlevscnn MedlinePlus also offers the #H1N1 topic page en español for Spanish-speakers http://bit.ly/2J2OK0
about 3 hours ago from web in reply to joshlevscnn

@joshlevscnn #H1N1 was the #1 search on MedlinePlus.gov yesterday. Check out our H1N1 topic page http://bit.ly/gYtZ6
about 4 hours ago from web in reply to joshlevscnn

#H1N1 was the #1 search on MedlinePlus yesterday. Visit our H1N1 (swine) flu page 4 the latest info http://bit.ly/gYtZ6
about 4 hours ago from web in reply to joshlevscnn

Having a 'healthy home' w/ fewer fatty foods & TVs may help you...
Search MedlinePlus

health insurance

Search Help

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.

Results 1 - 10 of 3,374 for health insurance

1. Health Insurance (National Library of Medicine)
Health insurance helps protect you from high medical care costs. It is a contract between you and your ... Many people in the United States get a health insurance policy through their employers. In most cases, the ... [read more]

2. Managed Care (National Library of Medicine)
Managed care plans are health insurance plans that contract with health care providers and medical facilities to provide care for members at reduced costs. These providers ... [read more]

3. Medicaid (National Library of Medicine)
Medicaid is government health insurance that helps many low-income people in the United States to pay their medical bills. The Federal government sets ... [read more]

4. Medicare (National Library of Medicine)
Medicare is the U.S. government's health insurance program for people age 65 or older. Certain people under age 65 can qualify for Medicare, too, including those with disabilities; ... [read more]
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.

Get Health Insurance updates by email

Start Here
- Health Insurance: Understanding What It Covers (American Academy of Family Physicians)
  Also available in Spanish
- Why Should I Have Health Coverage? (Centers for Medicare & Medicaid Services)
  Also available in Spanish

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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.

Start Here

- **Health Insurance: Understanding What It Covers** (American Academy of Family Physicians)
  Also available in **Spanish**

- **New!** **Why Should I Have Health Coverage?** (Centers for Medicare & Medicaid Services)
  Also available in **Spanish**

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