

Littleton, Colorado      December 19, 2013      [Health News](#)      ( [PRLEAP.COM](http://PRLEAP.COM) )  
DENVER, CO December 19, 2013 -  
[Health insurance coverage](#)

is required under the provisions of the Patient Protection and Affordable Care Act (PPACA, ACA, or, informally "Obamacare"), but not everyone needs to be concerned about this. For more than 80% of Americans, those who were previously covered by either an employer or by Medicare or Medicaid, nothing is visibly changing. For other Americans, including those who purchase private insurance or who had no insurance, the deadline for having adequate healthcare coverage is approaching.

**Grandfathered Plans** Some people who have previously purchased their health insurance privately will be able to keep their insurance after 2014, if the plan hasn't seen any major changes since the ACA went into effect in March 2010. However, this only includes full insurance plans, not catastrophic insurance or mini-med plans that Consumer Reports labeled "junk" insurance.

## Qualifying Plans

In order to meet the standard of health insurance for the purposes of the ACA, an insurance plan must cover all the following:

Ambulatory patient services    Emergency services    Hospitalization    Laboratory services    Maternity and newborn care    Mental health services and addiction treatment    Rehabilitative services    Pediatric services    Prescription drugs    Preventive care (including many preventive care procedures that must be covered 100%). The amount that each plan must cover for your care depends on whether you are purchasing a bronze, silver, or gold plan. But all new qualifying plans must eliminate lifetime spending limits, remove restrictions about pre-existing conditions, and have an out-of-pocket maximum.

Dr. Andy Fine says, "For many people the coverage for preventive care will prove to be not only a good value, but a good incentive to find a primary care doctor that can help them improve their health."

## Finding Appropriate Coverage

If you are looking for a plan that meets the requirements of the ACA in Colorado, then you should visit [ConnectforHealthCO.com](http://ConnectforHealthCO.com), the state's official healthcare exchange. There you will be able to apply for qualifying health insurance plans, and find out whether you qualify for

subsidies under the law.

People who do not sign up for qualifying care or have an appropriate grandfathered plan will have to pay a penalty. The penalty will be equal to 1% of your annual income (up to the average annual premium for a Bronze plan) or \$95 per adult and \$47.50 per child up to a maximum of \$285 per family per year.

## About Dr. Andy Fine

Dr. Andy Fine is an [internal medicine doctor](#) who has had a private primary care physician practice in the Denver area since 1997. He believes that knowing his patients makes him a better doctor by allowing him to provide more personalized care. He offers a full range of preventive and primary care services, including flu shots, sports medicine, and urgent or acute care.

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