



( [PRLEAP.COM](http://PRLEAP.COM) ) California-based insurance agency, Benefit Packages, has issued an official reminder to Californians that open enrollment in the state's health insurance exchange begins October 1, 2103.

The health insurance exchange, called [Covered California](#) , was formed in response to the healthcare mandate under the Affordable Care Act (ACA) that will require most Americans to carry health insurance by January 1, 2014 or face a penalty. The California exchange will operate in 19 different rating regions with 13 different insurance carriers (not all of which will be available in every region). The objective of the ACA health mandate is to ensure Americans have affordable access to comprehensive coverage and reduce the number of uninsured individuals in the country.

Benefit Packages is in a unique position as an exchange-certified agency, a designation that will enable its agents to help consumers enroll in qualified plans through the state's health insurance exchange. In addition, the agency will provide individuals and businesses with information about available cost-sharing subsidies and tax breaks for which they may be eligible.

Benefit Packages urges consumers and small businesses to prepare for the health mandate and understand their options. Visit <http://www.coverageca.com> for more information about how the mandate will impact individuals, families and businesses in California.

About Benefit Packages For over two decades Benefit Packages has been helping individuals, seniors and businesses of every size obtain comprehensive health and dental insurance with trusted carriers like Anthem Blue Shield and Blue Cross of California. The Better Business Bureau-accredited agency prides itself on its personalized, expert service and commitment to finding clients affordable insurance. For additional information please visit, [www.benefitpackages.com](http://www.benefitpackages.com)