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Congress of the United States
House of Representatives
Washington, DC 20515-4209

November 15th, 2014

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COMMISSION ON SECURITY AND
COOPERATION IN EUROPE
(U.S. HELSINKI COMMISSION)

Dear Friend,

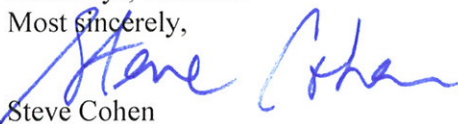
All Memphians deserve quality health insurance and the President's Affordable Care Act is making affordable coverage available to people who have not had access to it in the past. Thanks to the landmark healthcare reform law, the uninsured rate for the Ninth District has plummeted by 10%, 15,000 citizens who did not have insurance coverage now do, more than 200,000 Memphis-area residents have insurance that covers preventive care, and no one can be denied coverage because of a pre-existing condition anymore. The Affordable Care Act is already working for Memphis and for the whole country.

This morning, the HealthCare.gov insurance marketplace officially opened for 2015 plan shopping and comparisons. While this year's shopping period runs into February of next year, December 15th is the deadline to enroll in coverage that will take effect on January 1st, 2015. You can visit <http://bit.ly/hcSavings> to see if you qualify for tax credits that will be applied as discounts on your monthly insurance premium. If you already have insurance coverage through the HealthCare.gov marketplace, your plan will be automatically renewed for 2015 but you should still visit the newly-redeveloped, more stable, and easier-to-use HealthCare.gov to update your information, ensure you receive the full tax credit to which you are entitled, and review new options as cheaper insurance plans that better fit your needs may now be available.

While the application process at HealthCare.gov has been streamlined and simplified this year, a one-page guide is available <http://bit.ly/hcGuide> and Tennessee's health care navigator Seedco will be hosting several enrollment assistance sessions over the coming weeks if you are interested in receiving in-person assistance. Their Open Enrollment Kick-Off and Health Fair will be held today from 9am to 1pm at First Baptist Broad Church (2835 Broad Avenue), and they will host additional enrollment sessions at the Ben Hooks Library from 10:30am to 5pm on November 18th, and from 10:30am to 1pm on December 4th, 11th, 16th, and 18th. At each of these sessions, there will be certified health care navigators on site to answer questions you have about the law and assist you in the enrollment process. If you are interested in attending one of the enrollment sessions, please call (901) 405-7895 to RSVP.

If you are on Medicare or your employer is offering qualified health insurance that you are enrolled in, you're already covered and won't need to enter the Marketplace for your health coverage. If you aren't sure whether or not you should use the Marketplace to get insurance, call the Marketplace Hotline at (800) 318-2596, visit HealthCare.gov, or call Seedco at (901) 255-2955. You can also call my office at (901) 544-4131 or the Marketplace Hotline to find out if TennCare (Tennessee's Medicaid program) is a coverage option for you.

As always, I remain.
Most sincerely,


Steve Cohen
Member of Congress