

# ACP provides overview of health insurance marketplaces

25 September 2013



[insurance coverage](#), many for the first time," the authors write. "Physicians need to know what to expect and should encourage their patients to seek out and enroll in the coverage that best suits their family's needs."

**More information:** [Full Text](#)

The opportunities and challenges presented by health care reform are discussed in an article published online Sept. 24 in the *Annals of Internal Medicine*.

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Researchers from the American College of Physicians provide a brief overview relating to health insurance marketplaces, designed as part of the Affordable Care Act (ACA) to help the uninsured obtain health coverage, and discuss the implications for patients and physicians.

As part of the ACA, most individuals without health insurance will have to obtain insurance, or will be penalized. Marketplaces, either state or federally operated, have been set up to help consumers compare insurance plans. Qualified health plans must be licensed in the state in which they are sold and provide an essential health benefit package comprising services within 10 categories. Plans will be offered in four tiers, according to the level of coverage offered. The ACA will have implications for patients and physicians, including a reduction in the number of uninsured and an increase in the number of patients who have the coverage needed to obtain medical services and access a regular source of care.

"The ACA will enable millions to enroll in [health](#)

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