

# Confused by Health Care Reform? There is an Alternative.

Join the hundreds of North Carolina medical practices that understand the value of NCMS Plan participation.

In March 2010, the Patient Protection and Affordable Care Act (ACA) became law. The ACA represents the most significant government expansion and regulatory overhaul of the U.S. health care system since the enactment of Medicare and Medicaid in 1965.

The ACA created a complex web of mandates, subsidies, and tax credits that left employers responsible for understanding the impact on them and their employees.

### **Benefit plan flexibility and stability.**

The NCMS Plan will continue to offer higher deductible plans and popular plan designs that other carriers are discontinuing. Changes to deductibles to conform to the new limits imposed by the ACA could lead to higher premiums for similar plans from other carriers. The NCMS Plan is not subject to deductible limits. The variety of plan designs offered by the NCMS Plan are sure to meet any practice's budget.

### **No significant disruption expected.**

Unlike the large health insurance carriers in North Carolina, the NCMS Plan is not expecting a significant influx of uninsured. We will not change the way we rate our practices, yet health insurance carriers have adjusted their rates significantly to meet the new guidelines. Guaranteed issue and guaranteed renewability have been fundamental principles of the NCMS Plan since inception.

### **Expertise and resources to guide you.**

When making decisions that significantly impact an employee's health care and an employer's bottom line, you must plan carefully. The NCMS Plan has been engaged in studying the implications of the ACA since it became law. We are prepared when our participating practices need answers to questions on the impact to their employee benefit plans.

**Contact us to learn more.**

[www.ncmsplan.com](http://www.ncmsplan.com) or (800) 662-7917

## The NCMS Plan

The Physicians' Marketplace for Employee Benefits

