



The AHR ACCESS PLANsm

The Affordable Care Act penalty for not having health insurance begins in 2014.

For groups, this will almost certainly increase enrollment in your group health plan, increasing your insurance costs and administrative workload and expenses.

For lower income workers, this creates a no-win situation: either enroll in the group insurance plan offered by their employer, which may be too costly for them, or pay the tax penalty, which creates yet another financial burden.

For many workers, the best solution will NOT be enrolling in your group plan. It will be gaining access to free or low cost state or federal insurance plans.

If you help them do it! ▶



The problem is, this population often has the least success in dealing with the government. They don't know how to navigate their way through red tape and bureaucracy, and may not even be aware of all of the support and assistance to which they are entitled. And if they are denied benefits, they have little or no recourse, because they can't afford the legal help needed to reverse those decisions. It's a simple fact- lower income people often do not get a fair deal with government or in legal matters, because they don't have access to the help and resources they need to succeed. And yet, those programs could have a tremendous impact on the quality of their lives, and their productivity as workers.

Here are some of the programs we can help your employees access:

- Medicaid
- KidCare
- SNAP Supplemental Nutrition Assistance Program
- Lifeline Assistance
(free cell phones, minutes and texts)
- Legal advice and help in personal and family legal issues

It's all about access, and **the AHR Access Plan is the solution.**

Here is what we do:

- Help each employee find out if they qualify for valuable State and Federal benefits
- Help you enroll in those programs, *and*
- Help you maintain eligibility so that they won't lose benefits in the future
- Give them access to the legal services they may need to get enrolled, stay enrolled, and even get help with other personal legal matters.

All of these services are provided for a low, per enrolled employee per month fee, paid by the employer. You only pay for the employees we actually enroll. **There are no other fees!**

It's a win- win:

- Employers save on insurance and administrative costs
- Employees gain access to health coverage and other programs that are substantially less expensive, or free

For more information or to schedule an appointment with a Personal Health Advocate, contact:



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