

## New Shopgetcovered.com Helps Individuals and Families Easily Navigate the 'ABCs' of the Affordable Care Act (ACA)

InsureXSolutions private insurance exchange's new educational web site offers valuable resources, expert assistance to help Americans find personalized health insurance options – before it's too late

ROSEMONT, III. – December 20, 2013 – In response to the complex, and often confusing, new health insurance laws, the <a href="InsureXSolutions" Private insurance exchange announced today it has officially launched an educational web site, <a href="www.shopgetcovered.com">www.shopgetcovered.com</a>. The new site, which is made available by <a href="Flexible Benefit">Flexible Benefit</a></a>
<a href="Service Corporation">Service Corporation</a> (Flex), who operates and offers InsureXSolutions, provides a wide range of personal support tools, valuable resources, and expert advice to help individuals and families easily sift through the numerous options available on the market.

By now, most of us have heard that Americans who don't purchase health insurance by March 31, 2014 will be subject to a hefty government penalty. Whether their employer provides them with coverage or not, the new law calls for practically every individual in the U.S. to have health insurance by the deadline, or pay the price. For many Americans, this might be a hard concept to understand.

"Just about every man and woman in the nation is impacted by the new health law," said John DiVito, President of Flex. "As individuals and families confront the growing complexity and pressure of ACA mandates, online resources like shopgetcovered.com, are quickly becoming extremely valuable to offer education, expert assistance and transparency. Believe it or not, insurance doesn't actually have to be difficult."

According to the new law, starting in 2014, a family that fails to get insurance will have to pay \$95 per adult and \$47.50 per child *or* 1 percent of income—whichever is greater. This will climb to \$695 per adult and \$347.50 per child or 2.5 percent of family income in 2016.

On shopgetcovered.com, users can find information on the Affordable Care Act (ACA), including:

- Before and after the ACA changes
- Penalties for the uninsured
- Key health law dates

In addition, the web site is the starting point for people to:

- Compare health plans from the nation's leading carriers, side-by-side;
- Estimate out-of-pocket costs with personalized decision support tools; and,
- Receive recommendations for plan options based on individual needs.



"With shopgetcovered.com, our goal is to provide individuals with a complete baseline understanding of the ACA, and hold their hand throughout the entire decision-making process," DiVito said. "As part of this educational effort, our platform will allow people to become smarter consumers, helping them to easily compare plans and ultimately determine the best coverage option for their personal needs."

To learn more about InsureXSolutions, visit www.insurexsolutions.com.

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## **About Flexible Benefit Service Corporation**

Flexible Benefit Service Corporation (Flex) is a leading provider of consumer driven employee benefits for 25 years. As a general agency and benefits administrator, Flex offers integrated capabilities and personalized service that is unique to the health insurance industry. The extensive Flex product portfolio includes Flexible Spending Accounts (FSAs), Health Reimbursement Arrangements (HRAs), Health Savings Accounts (HSAs), Transit, COBRA and more. Flex also blends its comprehensive expertise to offer an end-to-end private exchange that showcases innovative technology, scalable features and integrated resources. Learn more at flexiblebenefit.com.

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