



Rais Insurance Among the Best Health Care Providers in California.

American Healthcare that expands and improves access to health care and curbs expenditure through regulations and taxes.

ANAHEIM , CALIFORNIA, UNITED STATES , March 22, 2016 /EINPresswire.com/ -- March 22, 2016, California: Things changed in American Healthcare on January 01, 2014 with ObamaCare going in to full effect! ObamaCare, which has become the household name for Affordable Care Act, is a reform in American Healthcare that expands and improves access to health care and curbs expenditure through regulations and taxes.

Conceived with the mission of providing more Americans with access to affordable [health insurance](#), ObamaCare focuses on improving the quality of health care and health insurance.

ObamaCare contains hundreds of different provisions addressing different aspects of the ongoing 'healthcare crisis' in the US. One of the distinct features of ObamaCare is that it impose a penalty on those who are not covered, thus forcing them to get an insurance cover. In 2016, if you are not insured, you will be awarded a penalty of either 2.5 percent of your income or \$695 per person, whichever is greater.

There are two ways to get covered under ObamaCare in California. One is through the designated market place – Covered California, the other is to get it from outside the market place.

In a brief discussion about the differences between the two, the official spokesperson of Rais Insurance – one of the best places to get insured in California, said, "All qualified Insurance plans sold, whether inside or outside of the marketplace, have the same basic rules & regulations, and offer the same basic benefits, rights and protections. Having any of these plans will protect you from paying the per month penalty for not having coverage. The difference between these two (plans from inside and outside of marketplace) lies in the benefits and features beyond the minimum standards."

Note: After 2014, all private players in individual markets have adopted Covered California ObamaCare's Open Enrollment period which makes it mandatory for you to enroll in coverage during the open enrollment period to get insurance and save yourself from the penalty imposed otherwise.

Why shop outside marketplace for coverage?

Primarily for two reasons –

1. You want to have more benefits and features. Not all plans in California are available in the marketplace. To access a wider range of benefits and features, you'll have to shop around and explore the options.
2. You make much more to care for Cost Assistance. Cost Assistance – a benefit available only in the marketplace, aims at helping individuals and families running on budget in getting insurance. However, for people making more than 400% FPL (Federal Poverty Level), passing on this makes sense, both socially and individually.

Further in the discussion, spokesperson for Rias Insurance added, "When it comes to medical insurance, you must get the best you can afford! To keep afloat over the market and be informed of your options, shopping around for quotes every open enrollment makes sense. The more understanding you have of the market and its offers, the better and easier it becomes for you to find the perfect plan."

For more information regarding insurances in-and-around the city of California, log on to:

<http://www.raisinsurance.com/insurance-contact-us>

About Rais Insurance

For almost 35 years, Rais insurance has had the back of people in California and around! Providing personalized insurance covers since 1982, Rais Insurance have a brilliant track record. Rais Insurance has earned its name as one of the top players of the Insurance market in California, owing to their great customer service and loyalty. For people outside California, Rais' great claim settlement ratio ensures that a client having adequate insurance cover has nothing to worry about.

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