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## 90 percent of Americans don't know when new insurance kicks in

By Amberlee Lovell , Deseret News

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Jennifer Pathak takes notes during a meeting held in 2010 in Salt Lake City by the Utah Health Policy Project to brief state advocates and stakeholders about what is to come in implementation of the Patient Protection and Affordable Care Act. (Sarah A. Miller, Deseret News)

Though the new health insurance is on the horizon, 90 percent of Americans don't know when the exchanges open or when insurance would kick in, [according to Bankrate](#).

On Oct. 1, 2013, Americans can enroll for the Affordable Care Act by phone or online. Coverage will then start on Jan. 1, 2014.

Through the Affordable Care Act, all Americans will have health insurance or else pay a fine. Forty percent of those surveyed said they expect the health insurance will have a major effect while 39 percent said the effects would be minor and 19 percent expect no effect.

“The main takeaway from this research is that a lot of people need to study up on health care reform and what it means to them,” said Laura Adams, senior insurance analyst for InsuranceQuotes.com. “We found a very

inconsistent understanding of the Affordable Care Act, and we fear that many people will miss key deadlines and benefits because they don't adequately understand the new law.”

Only 10 percent surveyed said they were very knowledgeable about the act. Twenty-one percent said they are not at all knowledgeable, 28 percent said they are not too knowledgeable and 39 percent said they are somewhat knowledgeable.

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