Did you know that football season started several months ago? Well it did. Only this kind of game doesn't involve helmets or striped playing fields.

In fact, political football season never ends. The latest twist in the plot came from the Supreme Court with its decision on the Patient Protection and Affordable Care Act—best known, especially among Republicans, as "Obamacare."

The Supreme Court decision means that Obamacare will actually take effect—unless Gov. Romney wins the presidency, the Republicans win the Senate, and they vote to repeal Obamacare, as they promise they will.

As for the general public, there is plenty of confusion and uncertainty about what the Health Care bill means.

The main parts of it don't take effect until 2014. But some new health care rules are already in effect. Among them:

--A "high-risk pool" for people with "pre-existing conditions," part of the transition to getting rid of the idea of "pre-existing conditions" altogether.

--Insurance companies can't discriminate based on disabilities or because someone was a victim of domestic abuse.

---No more "lifetime limits" by insurance companies, which are also limited on annual coverage limits.

--No "pre-existing condtions" for kids under 19.

--Kids can be covered by their parents' insurance until they are 26.

--Insurers can't drop customers once they get sick.

--If insurers turn down a claim, there has to be an appeals process.

--Medicare extends to smaller hospitals.

--Medicare patients with chronic illnesses must be monitored more thoroughly.

--Many seniors under Medicare can get yearly wellness visits and many preventive services for free.

--A limit on how much of a profit an insurer can make, to guard against price-gouging.

--New health plans must provide preventive care (mammograms, colonoscopies, etc.) without any co-pay or charge. Eventually, all health plans must cover preventive care.

--The Food and Drug Administration can approve more generic drugs (more competition in the market to lower prices).

--Increased rebates on drugs people get through Medicare.

--Chain restaurants have to display how many calories are in all their foods, promoting better eating choices.

The big change taking effect on Jan. 1, 2013, is the tax increase. But don't hyperventilate. The tax increase is 9/10ths of 1% (0.9%) and it only affects those of you who make more than $200,000 a year—the top five percent of earners.

Then, in 2014, the major provisions take effect.

We know this issue has gotten hopelessly politicized, especially since it's an election year. That's the way our system seems to work, for better or worse.

But the health care bill affects all of us. If you want to get rid of it, that's up to you. But know

what you've got before you decide.
--Peter Nocerini