



## Quick Wins: Who Will Be Helped Right Away By the New Health Care Reform Law?

National health care reform will have immediate benefits for Americans seeking quality, affordable health care. Focusing on the benefits that these policies will have on real people's lives will help gain greater support for the new law, and put a human face on the issues that are being resolved.

### Seniors enrolled in Medicare

#### Lower Prescription Costs

##### In June 2010

- \$250 rebate to people enrolled in Medicare Part D who reach the doughnut hole

##### In 2011

- 50% discount on brand-name drugs for people in the doughnut hole

#### Focus on Prevention

##### In 2011

- No co-payments for preventive services like mammograms and colonoscopies, and these services are exempt from deductibles

**What does it mean?** Seniors who spend over \$2,800 on prescription drugs and enter the doughnut hole will get more help paying for the medication they need. Seniors will also be able to get preventive care to stay healthier.

### Small businesses

**Tax Credits to Help Cover Employees** (*for businesses with no more than 25 full-time equivalent employees, annual average wages of less than \$50,000, and cover at least 50% of their employees' premiums*)

##### In 2010

- Tax credits to offset up to 35% of the employer's portion of their workers' premiums

##### In 2014

- Tax credits will increase to offset up to 50% of premiums

**What does it mean?** Small businesses who offer their employees health insurance will get help covering that expense, so they can invest in growing their businesses.

## People with chronic health conditions

### No Lifetime Limits on Coverage

September 2010

- Health insurance companies can no longer place lifetime caps on coverage

### Insurers Cannot Deny Coverage to Children with Pre-Existing Conditions

September 2010

- Children with special health care needs will be able to get insurance that will cover necessary treatment of their illnesses

### Special Insurance Available to People with Pre-existing Conditions

June 2010

- An interim high risk pool will provide immediate access to insurance for people who have not been able to get coverage because of a pre-existing condition

**What does it mean?** Children and adults with chronic health care needs will not have to worry about running out of health benefits while fighting their illnesses. Currently, many people have no options for insurance coverage because of a health condition. And, while not a perfect solution, the temporary high risk pool will give them access to insurance until the new law covers everyone with pre-existing conditions in 2014.

## Young adults

### Option to Stay on Insurance

September 2010\*

- Health plans have to allow young adults to remain on their parents' health insurance up to their 26th birthday

**What does it mean?** Young adults just starting out will continue to stay healthy and have protection in the case of an accident, and their parents will no longer have to worry about their children who cannot afford insurance.

*\* Note: Some insurers are implementing this provision early, allowing this population to be covered on their parents' plans now. However, some employers are not offering this option and both must agree in order for consumers to receive this benefit earlier than the law mandates.*

## Everyone

### Free Preventive Care

September 2010

- New private insurance plans will have to cover preventive services – such as screenings and tests – with no co-payments

### New Standards for Non-profit Hospitals to Protect Patients

2010

- Private non-profit hospitals must have written financial assistance policies that clearly state eligibility guidelines and how to apply
- Patients will be protected from being overcharged
- Prohibits extraordinary collection actions against patients
- Non-profit hospitals must work with community members and public health experts to assess the needs of the community, develop a plan to address those needs, and make the assessment widely available

### Accountability for Insurance Companies

September 2010

- Insurers can no longer drop people from their health coverage when they get sick

2011

- Health plans will have to spend at least 80% of premiums on medical services (rather than marketing, administration and profits) – or give customers rebates

### Investment in Community Health Centers

2010

- Significant increases in funding for community health centers that provide critical safety-net services, nearly doubling the number of patients who get care

### More Accessible Primary Care

2011

- The increase in reimbursements to primary care doctors will mean greater access to health care services

### Help for People Navigating the Health Care System

2010

- Consumer assistance offices will help individuals enroll in insurance, troubleshoot problems, and navigate the health care system

**What does it mean?** The new law will help people get preventive care, protect people from insurance company abuses, and everyone will have peace of mind, knowing their health insurance will be there when they need it. In addition, safety-net services and primary care will be strengthened to help people who have difficulty accessing care. Equally as important, people will be able to get the information and support they need to negotiate the health care system.