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Understanding Health Reform

What does health reform do?

The Affordable Care Act was passed by Congress and signed into law by President Obama on March 23, 2010. The comprehensive health care reform has a number of changes that will affect you, your family, and your friends. Implementation of health care reform will help make health care more affordable; make health insurers more accountable; expand access to health care coverage to more Americans; and contribute to making the health system more sustainable, by helping to stabilize family budgets, the Federal budget, and the economy.

- It provides for the largest middle class tax cut for health care in history, and it reduces premium costs for tens of millions of families and small business owners who are priced out of coverage today. This will help make health care coverage available for 32 million Americans who do not get it today—and it makes coverage more affordable for many more. Under the plan, it is projected that 95% of Americans will be insured.
- It sets up new competitive health insurance markets called “Exchanges,” which will give millions of Americans the same choices of insurance that members of Congress will have.

- It brings greater accountability to health care by establishing new requirements designed to keep premiums under control and prevent certain insurance industry abuses and denial of care.
- It will end discrimination against Americans with pre-existing conditions.
- It puts our budget and economy on a more stable path, likely reducing the deficit by more than \$100 billion over the next 10 years—and more than \$1 trillion over the second decade—by cutting government overspending and reining in waste, fraud, and abuse.

Become involved in the health care change process:

With the number of changes in the health care system at both the Federal and the local levels, you may want to be involved in the change process and also be prepared for the changes coming your way. By becoming involved, you can have a greater influence on what type of health care system you would like to see by molding benefit plans, constructing health insurance Exchanges, or influencing proposed health care regulations. Some things you can do to participate are:



- Attend stakeholder groups on health care reform that States will be using to obtain feedback on their efforts.
- Participate in State-specific committees that are advising the State on a regular basis on key areas (e.g., some are listed below).
- Disseminate information from your State regarding health care reform milestones, dates, and progress.
- Remain informed—sign up for updates (electronic or hard-copy newsletters) from government and private health reform resources.
- Partner with other groups (i.e., people with disabilities) to maximize your voice.

By becoming involved, you can help ensure that the behavioral health voice in your community is part of the changing landscape of health reform. To find out how to become involved, contact the following:

1. Your State representative, State senator, governor, State health department, State insurance department, or State behavioral health department to find out what activities are occurring at the State level and how to get involved.
2. Your Congressperson for additional information about Federal Government activities regarding health reform implementation.
 - To comment on Federal regulations, go to <http://www.regulations.gov>.
 - To participate in Federal established councils or groups, go to: <http://www.healthcare.gov/center/councils>.
3. An advocacy group to become involved at the local or State level. Some suggestions are:
 - National Coalition for Mental Health Recovery: <http://www.ncmhr.org>
 - Depression and Bipolar Support Alliance: <http://www.dbsalliance.org>
 - Mental Health America: <http://www.nmha.org>
 - National Alliance on Mental Illness: <http://www.nami.org>
 - Bazelon Center for Mental Health Law: <http://www.bazelon.org>
 - Legal Action Center: <http://www.lac.org>
 - FAVOR: <http://www.facesandvoicesofrecovery.org>
 - Community Anti-Drug Coalitions of America: <http://www.cadca.org/>
 - National Empowerment Center: <http://www.power2u.org/>

Health Care Changes that you should be aware of:

- **No lifetime limits, and restrictions on annual limits, on health insurance benefits:** Currently, insurance companies will be prohibited from imposing lifetime dollar limits on essential health benefits. Annual limits will be restricted, gradually phased out through the end of 2013, and prohibited beginning January 1, 2014.
- **No denial or exclusion of health coverage based on pre-existing conditions:** Already in effect, employer-based group health plans and new individual plans won't be allowed to deny or exclude coverage for your children (under age 19) based on a pre-existing condition, including a disability or behavioral health

Where can I find more information on Health Reform?

The Affordable Care Act was passed by Congress and signed into law by President Obama on March 23, 2010; the comprehensive health care reform has a number of changes that will affect you, your family, and your friends. There are a number of resources available to help you find information about the Affordable Care Act. Some resources available are:

- <http://www.healthcare.gov>
- <http://www.samhsa.gov/healthreform>
- <http://blog.samhsa.gov>
- <http://www.hhs.gov>
- <http://www.ncsl.org>

The most comprehensive resource available is the Federal Government's new Web site <http://www.healthcare.gov>. Healthcare.gov provides you with a number of resources. On healthcare.gov you can:

- Find and compare health care coverage options in your State, including Medicaid services.
- Access information and timelines about the different provisions in the Affordable Care Act.
- Compare care quality of hospitals.
- Learn about health prevention and get prevention tips.

If you want to know more about your rights under the Affordable Care Act, go to: http://www.healthcare.gov/law/provisions/billofright/patient_bill_of_rights.html.

condition. Starting on January 1, 2014, these same plans won't be allowed to deny or exclude anyone or charge more for a pre-existing condition, including a disability.

- **Expanded coverage for dependents:** For plan or policy years beginning on or after September 23, 2010, if you have a child under the age of 26, you can generally insure them if your policy allows for dependent coverage. If you currently have dependent coverage, then coverage for your child under age 26 will be available once your health insurance plan starts a new policy year starting after September 23, 2010. The only exception to this benefit is if you have an existing job-based plan and your children can get their own job-based coverage.
- **No cost sharing on preventive and wellness benefits:** Cost sharing has been eliminated for preventive and wellness benefits. If you or your family enrolled in a new health plan on or after September 23, 2010, then that plan will be required to cover recommended preventive services without charging you a co-pay, co-insurance, or deductible.
- **Closing Medicare "donut hole":** The Medicare prescription drug coverage gap, sometimes called the "donut hole," occurs when a person is enrolled in Medicare Part D and reaches the prescription drug coverage limit. Once you hit that limit, Medicare will no longer pay any prescription drug costs until your out-of-pocket spending reaches a specified level, after which Medicare will cover most of the costs for the rest of the year. The Affordable Care Act addresses this as follows:
 - First, in 2010, anyone in the "donut hole" received a \$250 tax-free rebate.
 - Starting January 1, 2011, anyone in the "donut hole" began to receive a 50% discount on covered brand-name drugs. Between 2010 and 2020, you'll get continuous Medicare coverage for your prescription drugs.

Health Care Changes coming in the near future that you should be aware of:

- **Expanded Medicaid coverage:** Starting January 1, 2014, you may be eligible to receive health coverage through the expanded Medicaid program. The change allows people with income up to 133% of the Federal Poverty Level, or about \$14,500 per year for an individual and \$30,000 for a family of four, to receive coverage through Medicaid. For more information, check with the appropriate State regulatory authority governing the Medicaid program in your State at <http://www.healthcare.gov>; click "Find Insurance Options" and follow the directions from there.
- **Option to purchase health insurance through an "Exchange":** Starting January 1, 2014, you will be able to choose which health plan best suits you by having the option to purchase through a health insurance Exchange. An Exchange is a new open and competitive marketplace where individuals, including those who don't have coverage and/or who can't afford coverage through their employer, and small businesses can have access to more affordable health plan options. For more information on Exchanges, please visit <http://www.healthcare.gov>.
- **Limits on insurance companies:** One of many limits, starting in January 1, 2014, is that job-based and new individual insurance plans won't be able to exclude adults from coverage or charge you a higher premium due to a pre-existing condition, including a disability.