



UNITED STATES SENATOR HARRY REID OF NEVADA

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## HOW THE PATIENT PROTECTION AND AFFORDABLE CARE ACT WILL HELP Nevada's Service Members, Veterans, and Their Families

### Protecting Access to Quality, Affordable Health Care that Veterans, Service Members, and their Families Have Now

#### Preserving VA Health Care

The *Patient Protection and Affordable Care Act* will not impact VA health care. Veterans eligible for VA health care will remain eligible under health reform; nothing in the proposed legislation will affect veterans' access to the care that they currently are receiving. The legislation makes clear that the Department of Veterans Affairs will retain full authority over the VA health care system.

#### Preserving TRICARE and TRICARE for Life Benefits

The *Patient Protection and Affordable Care Act* will not affect TRICARE or TRICARE for Life. There is no provision in the proposed legislation that would lead to increases in co-pays, changes in eligibility requirements, or in any way modify how TRICARE is administered. The Department of Defense would maintain sole authority to operate TRICARE.

#### Meeting the shared responsibility requirement.

The *Patient Protection and Affordable Care Act* clarifies that those covered by VA health care, TRICARE, or TRICARE for Life meet the individual responsibility requirement, and therefore exempts veterans and service members and their dependents from any penalty.

### Offering Greater Flexibility and Choice to Veterans

#### Expanded Options for Affordable and Improved Care

The *Patient Protection and Affordable Care Act* includes provisions to ensure that veterans are provided additional choices for high-quality and affordable care. The legislation would allow veterans receiving VA health care to also enroll in an insurance plan through the bill's health insurance Exchanges.

These Exchanges will ensure that the 518,000 uninsured Nevadans and 132,000 Nevadans who purchase health insurance through the individual market have access to affordable health insurance options. [HealthReform.gov, accessed 3/20/10]

In addition, as many as 311,000 Nevadans could receive tax credits to make health insurance more affordable, bringing \$5 billion in premium and cost-sharing tax credits into Nevada during the first five years of the health insurance Exchange.

[HealthReform.gov, accessed 5/12/10; Senate Finance Committee]

#### Enhanced Flexibility

The *Patient Protection and Affordable Care Act* will not require anyone to change their health insurance coverage, but it does ensure increased health insurance options as well as expanded consumer protections to prevent insurance companies from denying or setting limits on coverage.

Affordable health insurance is immediately available for as many as 68,321 uninsured Nevadans who are unable to obtain health insurance because of a pre-existing condition. [Staff estimate using AHRQ, 4/09; HealthReform.gov, accessed 3/20/10]

## Lowering Costs, Providing Choices and Assuring Stable Health Care for Veterans Not Enrolled in the VA Health Care System

### Improved Care for Veterans

According to the VA, there are 23.8 million living veterans, but only 7.84 million enrollees in the VA health care system, leaving about 15.96 million veterans not enrolled in the VA health system. Many of these uninsured veterans will have access to quality, affordable health insurance choices through health insurance Exchanges, and may be eligible for premium tax credits and cost sharing reductions as well. Therefore, improving the private health care market will also help millions of America's veterans.

### More Affordable Generic Drugs

By creating a pathway for the approval of generic biologic drugs, the *Patient Protection and Affordable Care Act* also will improve affordability of medications for veterans, and all Americans.

### Expanded Coverage for Veterans

Recent expert studies have reported an alarming number of veterans who are living without health care. Harvard researchers found that nearly 1.5 million veterans lacked health care coverage last year, with thousands suffering and dying prematurely because of reduced access to care. With access to coverage through health insurance Exchanges and premium tax credits and cost sharing reductions, the *Patient Protection and Affordable Care Act* will help these veterans gain access to much-needed care.

## Building Upon Our Commitment to Caring for Veterans, Military Members, and their Families

### The *Patient Protection and Affordable Care Act* Builds Upon our Commitment to Ensuring the Highest Quality Health Care Possible to Our Nation's Veterans

In the Fiscal Year 2010 budget, Senate Democrats worked in concert with the Obama Administration to provide a historic increase for veterans' health care and services; expand access to VA health care to an additional 500,000 veterans who were previously denied coverage; improve medical care services for veterans in rural areas; and provide advanced funding for veterans health care to ensure efficient, timely, and predictable medical services for veterans. Senate Democrats also led the fight to pass legislation that will provide vital assistance to the caregivers of our nation's most severely wounded veterans. [S. Con. Res. 13; S. 1963]

### The *Patient Protection and Affordable Care Act* Builds Upon Our Commitment to Ensuring the Highest Quality Health Care Possible to Our Nation's Service Members and Military Families

Senate Democrats have advanced critical Fiscal Year 2010 legislation to fully fund the Defense Health Program; provide special compensation for caregivers of severely injured service members; prevent increases in copayments for inpatient care at civilian hospitals under TRICARE; extend TRICARE eligibility to certain retirees and their families; improve care for wounded warriors, including programs to meet the mental health needs of service members, retirees and dependents. [P.L. 111-84]