

## HEALTH CARE REFORM

### *Long-Term Benefits*

- **Affordable Health Insurance Available for All Americans:** Sets up insurance “exchanges” in each state that will allow individuals, families and small businesses to shop for affordable health insurance (by 2014).
- **If You Are Sick, You Can Still Get Insurance:** Will prevent insurance companies from denying people insurance because of a pre-existing health condition (by 2014).
- **No More Gender Rating:** Currently insurance companies charge women as much as 39 percent more than men for the same coverage. The new law will ban this practice (by 2014).
- **Improving Medicare for Seniors:** Extends the solvency of Medicare to 2029, gives every senior on Medicare an annual wellness visit and follow-up preventive care, and eliminates any gap in prescription drug coverage by 2020.
- **Increasing Access to Community Health Centers and Doctors:** Will create or expand community health centers in 8,000 communities and fund an additional 17,000 doctors and primary care professionals to serve in areas that need them. (This investment starts right away.)
- **No More Annual Caps on Health Benefits:** Insurers will no longer be allowed to set an arbitrary annual dollar limit on your health care benefits.

For more information go to:  
[healthreform.gov](http://healthreform.gov)



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### *2010 Benefits*

- **No Discrimination Against Children with Health Conditions:** Bans insurance companies from denying coverage to children with pre-existing conditions.
- **Extends Coverage to Young Adults:** Allows young adults to stay on their parents' insurance plans until age 26.
- **Your Insurance Company Cannot Unfairly Cancel Your Plan:** Prohibits insurance companies from dropping your coverage when you get sick — this practice is called rescission.
- **Tax Credits for Small Businesses:** Gives small businesses tax credits so they can afford health insurance for their employees.
- **Lower Drug Costs for Seniors:** Will give a \$250 rebate to seniors who fall into the Medicare prescription drug coverage gap, known as the “donut hole.”
- **Access to Preventive Care:** Will require all health plans to cover proven preventive health services — such as mammograms and vaccines — for new clients at little or no cost.
- **High-Risk Pool for Adults:** Adults who have a pre-existing health condition and cannot get health insurance will have access to affordable insurance through a high-risk pool set up in California.
- **No More Lifetime Caps on Health Benefits:** Insurers will no longer be able to set an arbitrary dollar limit on your health care benefits.



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