



# The Health Care Law and You



HealthCare.gov





## The Problem

- Insurance companies could take advantage of you and discriminate against the 129 million Americans with pre-existing conditions.
- Premiums had more than doubled over the last decade, while insurance company profits were soaring.
- Fifty million Americans were uninsured, tens of millions more were underinsured, and those that had coverage were often afraid of losing it.





# The Health Care Law

In March 2010, President Obama signed into law the Affordable Care Act.





## What the Law Means for You: 4 Things to Know

- Protection from the worst insurance company abuses
- Makes health care more affordable
- Better access to care
- Stronger Medicare





# The Law Stops Insurance Companies from Taking Advantage of You

## *Patient's Bill of Rights*

It is now illegal for insurance companies to:

- Deny coverage to children because of a pre-existing condition like asthma and diabetes.
- Put a lifetime cap on how much care they will pay for if you get sick.
- Cancel your coverage when you get sick by finding a mistake on your paperwork.
- And more...





# These abuses used to be legal:

**“Newborn Denied Health Insurance Coverage Days After Life Saving Heart Surgery”**

*-- ABC News*

**“Low Health Insurance Caps Leave Patients Stranded”**

*-- USA Today*

**“WellPoint Routinely Targets Breast Cancer Victims for Rescission”**

*-- The Huffington Post*

# Now they are banned for good.





# The Law Makes Health Care More Affordable

**BEFORE**, insurance companies spent as much as 40 cents of every premium dollar on overhead, marketing, and CEO salaries.



**TODAY**, we have the new 80/20 rule: insurance companies must spend at least 80 cents of your premium dollar on your health care or improvements to care.



If they don't, they must repay the money.





## The Law Makes Health Care More Affordable

**BEFORE**, insurance companies could raise your premiums by double digits without justification.

**TODAY**, insurance companies must publicly justify their actions if they want to raise premiums by 10 percent or more. And states have more power to block them.







# The Law Makes Health Care More Affordable

**“Anthem Withdraws Rate Increases”**

*-- San Francisco Chronicle*

**“Blue Shield Cancels Insurance Rate Increase”**

*-- Los Angeles Times*

**“Connecticut Rejects Insurance Rate Increase”**

*-- The New York Times*





# The Law Makes Health Care More Affordable

**BEFORE**, small businesses paid an average of 18 percent more for health insurance than large companies.

**TODAY**, small businesses can get tax credits to help pay for coverage for their employees.

*“In 2010, we paid close to \$11,000 for employees’ health insurance. The tax credit cut our costs by over \$2,000. For a small business struggling to keep health coverage, that makes all the difference. We were actually considering dropping our insurance, but the tax credit tipped the balance and helped us maintain coverage.”*

*--Matt H. in Montana*





# The Law Increases Your Access to Affordable Care

Young adults under the age of 26 can now stay on their parents' health plans.

*"I honestly don't know what we would have done.... There was no way we could have afforded it. I might not be here right now."*

*--Kylie L., 23, in Illinois, who credits the health care law for enabling a life-saving heart transplant*





# The Law Increases Your Access to Affordable Care

In many cases, you can get preventive services for free:

- ✓  Cancer screenings such as mammograms & colonoscopies
- ✓  Vaccinations such as flu, mumps & measles
- ✓  Blood pressure screening
- ✓  Cholesterol screening
- ✓  Tobacco cessation counseling and interventions
- ✓  Birth control
- ✓  Depression screening
- ✓  And more...



Visit [www.healthcare.gov/prevention](http://www.healthcare.gov/prevention) for a full list.





## The Law Increases Your Access to Affordable Care

There are new plans in every state for people who have been locked out of the insurance market because of a pre-existing condition like cancer or heart disease.

*"When I was diagnosed, they told me I had a 60 percent chance of being cured. That's pretty good odds, but I was also terribly worried about finances. Now I don't feel like we can't afford the treatment."*

*--Gail O. in New Hampshire*

For more, visit [www.PCIP.gov](http://www.PCIP.gov).





# The Law Increases Your Access to Affordable Care

There are thousands of new doctors and nurses in communities around the country and millions more patients getting care.





## More Improvements to Come

In 2 years:

- Discriminating against anyone because of a pre-existing condition will be illegal.
- Insurance companies won't be able to charge women more than men.
- Tax credits will make buying insurance more affordable.
- There will be new State-based marketplaces – called Affordable Insurance Exchanges – where private insurers will compete for your business. Members of Congress will have to buy insurance there, too.





So no matter your circumstances...

If you start a new business, change jobs, move to another state, or retire early...

You'll have access to affordable health insurance.







## The Law Strengthens Medicare

- Many free preventive services such as mammograms and colonoscopies and a free annual wellness visit.
- A 50% discount on covered brand-name medications for those in the prescription drug donut hole – an average savings of nearly \$600 per person in 2011. The donut hole will be closed in 2020.
- Strong anti-fraud measures, including tougher penalties for criminals.
- Makes sure your doctors can spend more time with you and improve care coordination – just like they do at hospitals such as the Mayo Clinic and Cleveland Clinic.





## Did You Know...

- The law builds on our private health insurance system.
- The law gives states significant flexibility in implementing the law. If states can identify their own path to accomplish the same goals, they're free to take it.
- The law does not add to the deficit. According to the independent Congressional Budget Office, the law is paid for.





## 4 Things to Remember About the Law

- Protection from the worst insurance company abuses
- Makes health care more affordable
- Better access to care
- Stronger Medicare





# Learn More

<http://www.healthcare.gov/>

October 6, 2011

Home | Blog | Newsroom | Videos | FAQs | Glossary | Text Size A A A | En Español

HealthCare.gov  
Take health care into your own hands

Search

Find Insurance Options | Get Help Using Insurance | The Health Care Law & You | Comparing Care Providers | Prevention & Wellness

Explore your coverage & pricing options  
Find out which private insurance plans, public programs and community services are available to you.  
Pick Your State GO

Your Health Care, Explained  
Need help? Get **consumer assistance** in your state  
Learn More

The Affordable Care Act at 18 Months  
Since March 2010, the health care law has already helped 1 million additional young adults receive health coverage. In 18 short months, countless other Americans, including seniors, women, and children, have already begun to benefit from the Affordable Care Act.  
Read the latest report on health reform at 18 months.

## Social Networks

Stay Connected

Email Updates

twitter

facebook.

YouTube

View all Widgets and Badges

HealthCare Blog RSS

