

The Health Care Law and You



HealthCare.gov



The Problem

- Insurance companies **were not held accountable and** could turn away **some of** the 129 million Americans with pre-existing conditions.
- Premiums had more than doubled over the last decade, while insurance company profits were soaring.
- Tens of millions more were underinsured, and many who had coverage were afraid of losing it.
- And 50 million Americans had no insurance at all.



The Problem

- Racial and ethnic minorities continue to lag behind in many health indicators, including life expectancy, prevalence of chronic illness and access to quality care.
- Racial and ethnic minority groups represent about one-third of the nation's population and comprise over half of the estimated 50 million uninsured.
- Almost one in three Latinos--an estimated 15 million people--are uninsured.



The Health Care Law

In March 2010, President Obama signed into law the



What the Law Means for You: 4 Things to Know

- Ends the worst insurance company abuses
- Makes health insurance more affordable
- Strengthens Medicare
- Provides better options for coverage



The Law Stops Insurance Companies from Taking Advantage of You

TODAY, it is illegal for insurance companies to:

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

The Law Stops Insurance Companies from Taking Advantage of You

**“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

The Law Makes Health Insurance More Affordable

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 for a full list.



The Law Makes Health Insurance More Affordable For Latinas

Women have unique health care needs and often make the health care decisions for their families. Latina women have :

- Cervical cancer
- Breast cancer
- Diabetes
- Unintended pregnancy
- Sexually transmitted infections and HIV
- Asthma



The Law Makes Health Insurance More Affordable

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



TODAY, the new 80/20 rule says 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 **provide you a rebate.**

The Law Makes Health Insurance More Affordable

**“Health rebate checks arriving under
Affordable Care Act”**

-- The Tampa Tribune

**“Missouri, Illinois customers getting
rebates under health care law”**

-- St. Louis Post-

Dispatch

**“Health insurance rebates to go to 81,000
Ohio policyholders”**

-- Cleveland Plain

Dealer

The Law Makes Health Insurance 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.



The Law Strengthens Medicare

- Free preventive services such as mammograms, colonoscopies and an annual wellness visit.
- A 50% discount on covered brand-name medications for those in the prescription drug donut hole – an average savings of more than **\$600** per person.
- Strong anti-fraud measures, including tougher penalties for criminals.



The Law Provides Better Options for Getting Coverage

For millions of Americans who buy their own coverage, lose their coverage, or have no coverage at all, the law provides better options.



The Law Provides Better Options for Getting Coverage

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."

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



The Law Provides Better Options for Getting Coverage

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.



The Law Provides Better Options for Getting Coverage

Starting in 2014:

- Discriminating against people with pre-existing conditions or because they are women will be illegal.
- There will be new State-based marketplaces – called Affordable Insurance Exchanges – where you'll have a choice of private plans.
- Tax credits will make buying insurance more affordable.



The Affordable Care Act and Latinos

- About **nine million** Latinos will be eligible to receive coverage under the law in 2014.
- Latinos, like all Americans, will have better protection from the worst insurance company abuses, more affordable health care, a stronger Medicare program, and better options for coverage.

The Law Increases Access to Care

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



Focus on Prevention: The Prevention and Public Health

- Chronic diseases – such as heart disease, cancer, stroke, and diabetes – are responsible for:
 - 7 out of 10 deaths among Americans each year.
 - 75% of the nation's health spending.
- The Fund helps tackle the root causes of chronic disease and focus on fighting disease and illness before they happen:
 - control the obesity epidemic
 - reduce tobacco use
 - train the nation's public health workforce
 - modernize vaccine systems
 - improve access to behavioral health services.



Making People Count: New Data Standards

- Consistent methods for collecting and reporting health data will help us better understand who we serve.
- New Standards for HHS-sponsored population surveys include:
 - Race
 - Ethnicity
 - Sex
 - Primary Language
 - Disability Status
- Plans to begin collecting health data on lesbian, gay, bisexual and transgender (LGBT) populations.

The Law Is Paid For

Numerous independent experts have confirmed that the law will not add a dime to the deficit.

4 Things to Remember About the Law

- Ends the worst insurance company abuses
- Makes health insurance more affordable
- Strengthens Medicare
- Provides better options for coverage



Learn More

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

<http://www.Cuidadodesalud.gov>

State by State Fact Sheets:

<http://www.healthcare.gov/law/resources/index.html>

The screenshot shows the HealthCare.gov website homepage. At the top left, it displays the date "October 6, 2011" and the site logo "HealthCare.gov" with the tagline "Take health care into your own hands". A navigation menu includes links for Home, Blog, Newsroom, Videos, FAQs, Glossary, Text Size A A A, and En Español. A search bar is located on the right. Below the navigation, there are five main menu items: "Find Insurance Options", "Get Help Using Insurance", "The Health Care Law & You", "Comparing Care Providers", and "Prevention & Wellness". The main content area features a large banner with a family photo. The banner text includes "Explore your coverage & pricing options", "Your Health Care, Explained", and "Need help? Get **consumer assistance** in your state". A "Learn More" button is present. Below the banner, there is a section titled "The Affordable Care Act at 18 Months" with a brief summary of the law's impact and a link to read the latest report.

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