



# 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 make 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 with 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.





## The Law Protects Women

Insurers will no longer be able to deny coverage to women because they're pregnant, because they gave birth by c-section, because they're a breast cancer survivor, or because they're a victim of domestic violence.

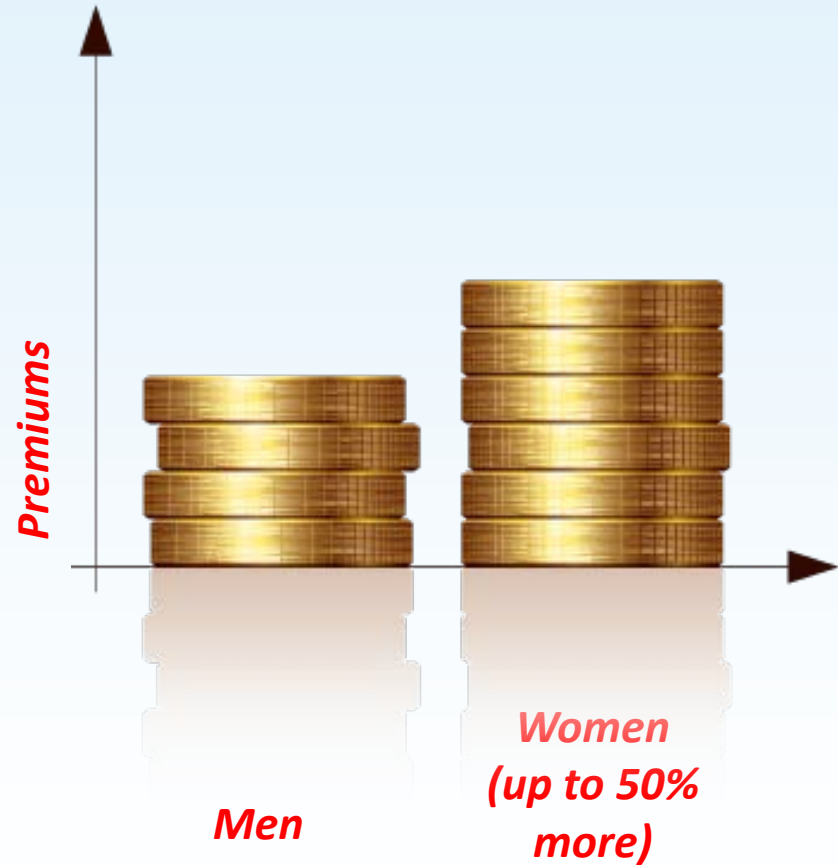
And no woman will have to stay in a job just to have health insurance.





# The Law Stops Gender Discrimination

In 2014, women will no longer be charged higher insurance premiums than men just because they're women.





## The Law Keeps Women Healthy

Preventive care services are free for many Americans with private health insurance. For women, this includes:

- Well Woman Visits
- All FDA-approved contraception methods and contraceptive counseling
- Mammograms
- Pap smears
- HIV and other sexually transmitted infection screening and counseling
- Breastfeeding support, supplies, and counseling
- Domestic violence screening and counseling

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







# Older Women Benefit from a Stronger Medicare

- Medicare is a critically important health insurance program for older women.
  - Women represent 70% of people on Medicare over the age of 85.
- The law lowers Medicare costs, saving women money:
  - In 2010, 2.2 million women received extra support on their prescription drug costs in the donut hole thanks to the health care law.
  - Makes many preventive services free for everyone with Medicare, helping millions of women get the services they need to stay healthy like mammograms, bone density screenings, and flu shots.





## The Law Keeps Your Children Healthy

- In many cases, you can get free preventive care services for your children like vaccines, vision screenings, and well-baby visits.
- Because the law makes it illegal for insurance companies to refuse to cover children because of a pre-existing condition, tens of thousands of children now have insurance that covers their condition.

*“My son Wesley has an eye condition called strabismus, and I’d been worried because we already had one insurer drop us and another exclude Wesley’s condition from coverage. Then, as the new patient protections under health reform began to take effect, we finally had the option of buying affordable health insurance without any exclusions for pre-existing conditions for Wesley.”*

*--Dawn J. in Florida*





## 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 these 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
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# Learn More

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

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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.

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