Health Reform: Benefits for Consumers
Coverage for Those with Pre-Existing Conditions
Pre-Existing Conditions: What Reform Will Do

 ✓ Stop denials of coverage: in 2010 for kids and in 2014 for everyone

 ✓ Eliminate higher premiums based on health status or gender in 2014

 ✓ Create temporary coverage options until 2014
A Consumer-Friendly Marketplace
Insurance Exchanges: What Reform Will Do

✓ Standardize plans in 2014
✓ Promote competition
✓ Make shopping easier
Limits on Out-of-Pocket Costs
Out-of-Pocket Costs: What Reform Will Do

- Cap out-of-pocket costs for all in 2014
- Extend extra help to lower- and middle-income people
Subsidies for Middle-Income Families
Subsidies for Care: What Reform Will Do

✓ Provide income-based subsidies to buy insurance in 2014
Coverage For Young Adults
Help for Young Adults: What Reform Will Do

- Allow coverage through parents’ plan until age 26 starting this year
- Offer stable coverage for recent graduates
Accountability For Insurer Spending
Insurance Company Accountability: What Reform Will Do

✓ Require set share of spending on care and quality, not profits
✓ Give refunds to consumers if requirements not met
✓ Ensure premium increases are appropriate starting this year
Protections In Insurance Coverage
Consumer Protections: What Reform Will Do

✓ Stop unfair rescissions of coverage starting this year
✓ Prohibit lifetime limits and restrict annual limits this year, prohibit annual limits in 2014
✓ Create new appeal rights for claims denials this year
Coverage for Low-Income Families
Help for Low-Income Families: What Reform Will Do

- Expand Medicaid to millions of Americans in 2014
- Expand eligibility to 133% of the federal poverty level
- Federal matching funding available this year for early expansion
Addresses Health Disparities
Addressing Health Disparities: What Reform Will Do

✓ Improve data collection by 2012
✓ Strengthen and establish additional federal Office(s) of Minority Health
✓ Improve language access and cultural competence
✓ Invest in community-based prevention initiatives
Strengthens the Health Workforce
Health Workforce: What Reform Will Do

- Improve workforce diversity
- Invest in workforce through grant funding
- Provide funding for community health centers starting in 2011
Questions?

Contact us at Families USA!

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