

Health Care Reform

I am a strong proponent of the Patient Protection and Affordable Care Act (PPACA), the landmark health reform law signed by President Obama on March 23, 2010. I believe PPACA will put consumers back in charge of their healthcare and contain the out of control healthcare costs our country is experiencing. The Affordable Care act will provides a long-term plan of action for individuals to gain increased quality of, and access to, health care.

Prior to passage of the PPACA, our District alone had **77,000 people** who did not have access to health insurance. Now, up to **86,000 families** and **14,900 small businesses** will receive tax credits and other assistance to help them afford coverage; **47,000 young adults** will be able to obtain coverage; **18 community clinics** – the safety nets of our region – will receive millions of dollars in new funding; coverage will be extended to **22,500 uninsured residents**; and the cost of uncompensated care for the hospitals and other health care providers in the District will be reduced by **\$113 million** annually.

According to the Congressional Budget Office (CBO), the Patient Protection and Affordable

Care Act is estimated to reduce the deficit by at least \$143 billion over the next decade and \$1.2 trillion over a twenty year period.

On the individual consumer scale, roughly 217,000 Medicare beneficiaries have already received assistance under this program as of May 2011. The beneficiaries' out-of-pocket costs have reduced by \$166 million, with an average savings of \$613 per individual.

Below you will find some information and helpful links for you to gain an understanding of the health care reform bill, as well as learn how the services can benefit you, your families and our communities. You can also view this short [video clip](#) of the Secretary of Health and Human Services Kathleen Sebelius as a helpful introduction to the bill.

Young adults are the largest uninsured group in America—nearly one in three young Americans does not currently have health insurance. Key elements of the historic Patient Protection and Affordable Care Act help extend coverage in a number of ways:

1. You [can now be insured as a dependent on your parents' health insurance](#) if you're under age 26. The only exception is if your parent has an existing job-based plan and/or you can get your own job-based coverage.
2. New health plans [must now cover certain preventive services](#) without cost sharing.
3. Starting in 2014, if you're unemployed with limited income (up to about \$15,000 per year for a single person, higher for couples and families with children), you may be [eligible for health coverage through Medicaid](#).
4. Starting in 2014, if your employer doesn't offer insurance, you will be able to buy

insurance directly in an Exchange. An Exchange is a new transparent and competitive insurance marketplace where individuals and small businesses can buy affordable and qualified health benefit plans. Exchanges [will offer you a choice of health plans](#) that meet certain benefits and cost standards. Starting in 2014, Members of Congress will be getting their health care insurance through Exchanges, and you will be able buy your insurance through Exchanges, too.

5. Starting in 2014, if your income is less than the equivalent of about \$43,000 for a single individual and your job doesn't offer affordable coverage, you may be eligible for [tax credits to help pay for insurance](#)

For seniors, the new bill aids in ending several long standing discriminatory practices and ensuring that current benefits are maintained:

1. Under the Affordable Care Act, your existing guaranteed Medicare-covered benefits won't be reduced or taken away. Neither will your ability to [choose your own doctor](#) .

2. Nearly [4 million people with Medicare received cost relief](#) during the law's first year. If you had Medicare prescription drug coverage and had to pay for your drugs in the coverage gap known as the "donut hole," you [received a one-time, tax free \\$250 rebate](#) from Medicare to help pay for your prescriptions.

3. If you have high prescription drug costs that put you in the donut hole, you now get a [50 % discount on covered brand-name drugs](#) while you're in the donut hole. Between today and 2020, you'll get continuous Medicare coverage for your prescription drugs. The donut hole will be closed completely by 2020.

4. Medicare [covers certain preventive services](#) without charging you the Part B coinsurance or deductible. You will also be offered a free annual wellness exam.

5. The life of the Medicare Trust fund [will be extended to at least 2029](#) , a 12-year extension as a result of reducing waste, fraud and abuse, and slowing cost growth in Medicare, which will provide you with future cost savings on your premiums and coinsurance.

If you are an individual with a disability, the Affordable Care Act expands your options for health insurance while also making insurance more affordable:

1. Under the Affordable Care Act, job-based and new individual plans [are no longer allowed to deny or exclude coverage to any child](#) under age 19 based on a pre-existing condition, including a disability. Starting in 2014, these same plans won't be able to exclude anyone from coverage or charge a higher premium for a pre-existing condition including a disability.
2. Insurance companies [can no longer drop you when you get sick](#) just because you made a mistake on your coverage application.
3. Insurance companies [can no longer impose lifetime dollar limits](#) on your coverage.
4. Medicaid [covers many people with disabilities now](#), and in the future it will provide insurance to even more Americans. Starting in 2014, most adults under age 65 with incomes up to about \$15,000 per year for single individual (higher income for couples/families with children) [will qualify for Medicaid in every state](#). State Medicaid programs will also be able to offer additional services to help those who need long-term care at home and in the community.
5. You may be able to [join and get benefits from a voluntary, enrollment-based insurance program](#) that will be available after October 2012 called the Community Living Assistance Services and Supports (CLASS) Program. It will provide assistance to people who need help with daily activities. Under this voluntary program, you'll get a cash allowance so you can get care and other supports to help you keep your independence.

If you are a small-business owner that previously could not cover healthcare costs for your employees, the Affordable Care Act takes several steps to allow you to provide coverage:

1. If you have up to 25 employees, pay average annual wages below \$50,000, and provide health insurance, you may qualify for a [small business tax credit of up to 35% \(up to 25% for non-profits\)](#) to offset the cost of your insurance. This will bring down the cost of providing insurance.
2. Under the Affordable Care Act, employer-based plans that provide health insurance to

retirees ages 55-64 can now get financial help through the [Early Retiree Reinsurance Program](#). This program is designed to lower the cost of premiums for all employees and reduce employer health costs.

3. Starting in 2014, the [small business tax credit goes up to 50% \(up to 35% for non-profits\)](#) for qualifying businesses. This makes the cost of providing insurance even lower.

4. Starting in 2014, small businesses with generally fewer than 100 employees can shop in an Exchange, which gives you power similar to what large businesses have to get better choices and lower prices. An Exchange is a new marketplace where individuals and small businesses can buy affordable health benefit plans. Exchanges [will offer a choice of plans](#) that meet certain benefits and cost standards. Starting in 2014, Members of Congress will be getting their health care insurance through Exchanges, and you will be able buy your insurance through Exchanges, too.

5. Employers with fewer than 50 employees are [exempt from new employer responsibility policies](#). They don't have to pay an assessment if their employees get tax credits through an Exchange.

If you own a small business or tax exempt organization and would like to check for your eligibility to receive small business health care tax credit, please follow the three steps outlined on this [fact sheet](#).

To find local resources in District 15, such as [healthcare organizations](#), and [community health centers and family resources](#), please visit my website.

You can also [find insurance options](#) near your residential area that meet your needs.

Additional Resources:

Official Health Care website:

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

Department of Health and Human Services

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

White House Blog on Affordable Care Act:

<http://www.whitehouse.gov/blog/issues/Health-Care>