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**Health care reform: What's in it for me?**

The new health insurance law will eventually ensure that 32 million uninsured people have access to insurance. Here are some of the benefits that take effect within six months:

- ✓ You can't lose your insurance because you get sick.
- ✓ Lifetime caps on coverage will be prohibited, and annual caps will be tightly regulated.
- ✓ Kids under 19 can't be refused coverage because of pre-existing conditions. (Same for adults starting in 2014.)
- ✓ Young people can remain as dependents on their parents' health insurance policies until they are 26.
- ✓ Adults with pre-existing conditions can buy into a temporary national high-risk pool until the exchanges come online.
- ✓ New protections for seniors who fell into the Medicare Part D "donut hole." This year, a \$250 rebate and starting next year, a 50 percent discount on brand-name drugs for seniors in the gap. Donut hole closes by 2020.
- ✓ Medicare beneficiaries will get a free annual doctor's visit for preventative care.
- ✓ New private health insurance plans cannot charge co-payments for preventive services. Preventive care on new plans cannot be subject to a deductible.
- ✓ Retired people age 55-64, who may be subject to very high premiums and who cannot yet enroll in Medicare, can join a temporary re-insurance program to help offset the costs of health insurance.
- ✓ An independent, third party appeals process will be available to enrollees in new plans.

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