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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.

Consumer Action

221 Main Street, Suite 480
San Francisco, CA 94105
415-777-9635
TTY: 415-777-9456
hotline@consumer-action.org

523 W. Sixth Street, Suite 1105
Los Angeles, CA 90014
213-624-8327

Chinese, English and Spanish spoken