



Health Reform Begins to Help Now: 2010

The Patient Protection and Affordable Care Act – the new health care reform law – provides many new protections and rights as well as resources to insure 32 million more Americans. Below are some of the new provisions under the new law that begins this year, with many more to come over the next few years.

The new law now:

- Provides tax credits to small businesses – up to 35% - to help provide health insurance to employees.
- Gives seniors that hit the Medicare prescription drug “donut hole” coverage gap this year a \$250 rebate checks. The “donut hole” will be closed by 2020.
- Invests in resources and screening procedures to crack down on fraud and waste in Medicare, Medicaid and CHIP.
- Creates a Pre-Existing Condition Insurance Plan to provide new coverage options to individuals who have been uninsured for at least six months because of a pre-existing condition.
- Creates an easy-to-use website – www.healthcare.gov – where you can compare health insurance coverage options and pick the coverage that works for you.



Starting September 23, 2010:

- **Children**, under the age of 19, can no longer be denied coverage or charged higher premiums for pre-existing conditions.
- **Preventive services** in new health plans must be covered without out-of-pocket costs for patients for services like mammograms, colonoscopies, and immunizations.
- **Young adults** can now stay on their parents plans until age 26.
- Insurance companies are **prohibited from taking away your coverage** when you get sick.
- Insurance companies can no longer place lifetime dollar limits on essential benefits, like chemotherapy treatment or hospital stays.



- Insurance companies can no longer place annual insurance coverage limits on new individual and group plans. In 2014, annual dollar limits on new plans in the individual market and all group plans will be banned.
- There is a new way to appeal an insurance companies decision on coverage determination and claims through an external review process.
- Insurance companies can no longer charge you more for going to an emergency room that is out of network.

For more information on health reform and how you can get involved, visit www.drsoforamerica.org

Doctors for America is a non-profit organization of physicians and medical students who advocate for changes in the health care system to ensure affordable access to quality care for all.