



AMERICA AND THE AFFORDABLE CARE ACT MOVING FORWARD: 10 WAYS HEALTH REFORM IS HELPING AMERICA

- 1. Patients are no longer threatened with lifetime caps on coverage.** Families no longer have to make the hard choices of delaying care or facing bankruptcy.
- 2. Children with pre-existing conditions are no longer being denied coverage.** Insurance companies can no longer deny coverage to children under the age of 19 because of a pre-existing condition or disability.
- 3. Young adults are getting covered on their parents' insurance.** Many medical students in Doctors for America are now covered thanks to this provision. Over 6.6 million people age 19-26 have gotten insured so far!
- 4. We are shifting toward prevention.** Preventive services are now free for Medicare and new insurance plans. For the first time, we have a National Prevention Strategy. And the Prevention and Public Health Fund is helping communities launch new programs to improve healthy living.
- 5. People and communities are focusing efforts on preventing disease.** \$750 million in 2010 and \$500 million in 2011 have already gone to programs in tobacco cessation, obesity prevention, care coordination, behavioral health, and more in all 50 states.
- 6. Seniors are getting help with prescription drugs.** 4 million seniors in every state got rebate checks in 2010. In 2011, they started getting a 50% discount on brand-name drugs in the Medicare prescription coverage gap.
- 7. Hospitals are gearing up to improve quality and safety.** Medicare reimbursement changes in 2012 are getting hospitals around the country to step up efforts to prevent hospital-acquired infections and to keep people from landing back in the hospital within 30 days of going home.
- 8. Small businesses are getting help covering employees.** Up to 4 million small businesses that employ 16 million people are eligible for 35% tax credits on health insurance premiums right now. *Note: small businesses will not be required to buy insurance under the law.*
- 9. Insurance companies have a new limit on profits.** Insurance companies have to spend at least 80% of premium dollars on health care. In the large-group market (big employers), they must spend at least 85% on health care -- so more of our premium dollars go to health instead of administration and executive salaries. In the summer of 2012, 12.8 million individuals will be receiving rebates from insurance companies who have failed to meet these minimum spending requirements.
- 10. We are training thousands more health care providers to take care of people.** Over \$320 million in grants is already boosting primary care residency programs, training physician assistants, and helping states create innovative plans for their unique health care workforce needs.

**Health Reform Helps All of Us.
Share the Facts!**

Doctors for America is a grassroots movement of 15,000 physicians and medical students who are working together to improve the health of the nation and to ensure that everyone has access to high-quality, affordable health care. Visit us at www.drsforamerica.org. (Last Updated 10/3/2012)



A DOCTORS FOR AMERICA CAMPAIGN

Get the Facts: Busting the Top 10 Myths on the Affordable Care Act

MYTH #1: It's too complicated to understand any of it.

FACT: The basics are simple. 32 million more American will be insured. The worst insurance company abuses will end. We will start improving quality and controlling cost for everyone.

FACT: HealthCare.gov explains the law and how it will be rolled out.

MYTH #2: It hasn't helped anyone.

FACT: Insurance now covers: 1) Children with pre-existing conditions, 2) 3.1 million young adults through age 26 who are now covered on their parents' plans, 3) Adults with pre-existing conditions who can now sign up for high-risk plans

FACT: No more insurance company caps on how much they will spend on your health care.

MYTH #3: We can't afford to have it.

FACT: We can't afford not to have it. By promoting access to the right care, at the right place, at the right time, the Affordable Care Act was designed to save money while keeping people healthier.

MYTH #4: It hurts Medicare and seniors.

FACT: Seniors get help affording prescription drugs.

FACT: Seniors get annual checkups with no copays.

FACT: It invests in making Medicare work better now and for the long run for seniors and doctors.

MYTH #5: It's increasing premiums and costs for families.

FACT: Private employer-based health premiums were skyrocketing before the law, and it will help change that.

FACT: Insurance companies now have to explain why they are raising rates on a public website.

FACT: If insurance companies don't spend enough of your premium dollars on health care, they are now required to send you a rebate at the end of the year.

MYTH #6: It's hurting small businesses.

FACT: Many small businesses with fewer than 50 employees are now getting tax credits of up to 35% of health insurance premiums. Beginning in 2014, many small businesses will be eligible for tax credits up to 50% of insurance premiums.

MYTH #7: It's unconstitutional.

FACT: The Supreme Court of the United States has declared it constitutional.

MYTH #8: It's all about insurance and not about health.

FACT: It creates a national Prevention Fund - a long overdue investment in improving health and preventing chronic disease. Communities across the country are already using grant money to help people live healthier lives.

FACT: It invests in training more doctors, nurses, and other health professionals

MYTH #9: It's all about insurance and not about cost.

FACT: The Medicare and Medicaid Center for Innovation is promoting new models, innovations, and research across the country to start improving care while decreasing costs.

FACT: The law invests in improving quality and coordination of care.

MYTH #10: It's a government takeover of health care.

FACT: The Affordable Care Act is a partnership between the government and businesses, communities, hospitals, doctors, and patients. It strengthens the private insurance market while protecting people and their health.

FACT: The more we know, the better the health care and health of our families and our country!

Doctors for America is a national movement of more than 15,000 doctors and medical students who are working together to improve the health of the nation and to ensure that everyone has access to affordable, high-quality health care. For more information visit DrsForAmerica.org or call us at (202) 481-8219.