

Health Centers and Health Reform

WHAT CONSUMERS SHOULD KNOW ABOUT HEALTH REFORM

The new **Health Reform** law is important to the health and well being of all Americans.

The **first thing** to know about Health Reform is that more people will have access to health care:

- ✓ States will have insurance programs for adults who can't get insurance because of their illness or medical condition.

If you have been denied insurance for 6 months or more, you will be able to buy insurance through a state program for less money.

Check to see if your state already has a program in place:

[States with Risk Pools](http://www.naschip.org/state_pools.htm) (www.naschip.org/state_pools.htm) and [HHS Fact Sheet on High Risk Insurance Pools](http://www.hhs.gov/ociio/initiative/hi_risk_pool_facts.html) (www.hhs.gov/ociio/initiative/hi_risk_pool_facts.html)

- ✓ Young adults may stay on their parents' health plan until age 26. Ask your insurance company how this works.
- ✓ Community Health Centers around the country will get more money in the coming years. This means they can provide high quality, low cost services to more people: 40 million by 2014. To find a Community Health Center near you click: [Find a Health Center](http://findahealthcenter.hrsa.gov) (http://findahealthcenter.hrsa.gov)
- ✓ [Small businesses](#) can get a tax credit to help pay the cost of health insurance for their workers.

The **second thing** to know about Health Reform is that preventive health care services will cost less:

- ✓ If you are a senior, Medicare will cover your annual checkups. No more deductibles and co-pays for many preventive services and screenings. This starts in 2011.
- ✓ If you are a senior, you will have better coverage for your prescription drugs under Medicare Part D. This year, once you meet your prescription drug benefit limit (\$2,830 in 2010), you will receive \$250 back. Each year until 2020 you will get a certain amount back until the coverage gap (called the "donut hole") is totally eliminated.

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- ✓ All **new** health insurance plans must cover checkups and other preventive services. No more co-pays and no deductibles. This starts in 2010.

All insurance plans must do this by 2018.

The **third thing** to know is that health insurance companies will have new rules to follow. These rules will protect you and your family starting **this year**:

- ✓ They have to insure children who already are sick or have a medical condition.
- ✓ They cannot cancel your insurance even if you get sick (as long as your insurance bill is paid).
- ✓ They have to keep paying for your medical care no matter how high the cost during your insurance policy period (as long as your insurance bill is paid).

The **fourth thing** to know is that some requirements of the new Health Reform law will not happen until **2014**:

- ✓ Most U.S. citizens and legal residents will be required to have health insurance. If they don't, they will pay a tax penalty. Some people will be excused for things such as severe financial difficulties.
- ✓ Each state must have an insurance marketplace called an "exchange." Individuals and small businesses will be able to buy affordable insurance coverage through the "exchange."

*The law will not allow undocumented immigrants to purchase insurance through the insurance exchanges, even if they wish to use their own money.

- ✓ Medicaid will grow to cover all eligible adults under age 65 with household incomes up to 133 percent of the federal poverty level. This includes
 - Children
 - Pregnant women
 - Parents
 - Adults who do not have dependent children

*Medicaid is for U.S. citizens and legal residents.

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- ✓ Some individuals and families may not be eligible for Medicaid because of their income levels. They may, however be eligible to receive assistance from the federal government to help them buy insurance from a state insurance “exchange”.

*This assistance is for U.S. citizens and legal residents.

- ✓ Insurance companies will have to follow new rules:
 - They cannot deny insurance to anyone who already has a sickness or condition.
 - Women and men will be charged for insurance the same way.
 - People will be charged for insurance the same way no matter their health status.
 - Limits are placed on insurance companies so that premium rates for the elderly are not much higher than for a younger person.
- ✓ All new health plans will have to offer unlimited annual and lifetime coverage.
- ✓ All new health plans will have to offer a minimum package of “Essential Health Benefits.” This includes services such as:
 - Outpatient services;
 - Emergency services;
 - Hospitalization;
 - Maternity and newborn care;
 - Medical and surgical care;
 - Mental health and substance abuse services;
 - Prescription drugs;
 - Rehabilitative services;
 - Laboratory services;
 - Preventative and wellness services;
 - Pediatric services (including oral and vision).

Health Reform will bring health insurance coverage to 34 million people. About 23 million people will still be uninsured and outside the health care system. This includes people who don’t buy health insurance (and will have tax penalties) or who are excused from buying it. It also includes about 7 million undocumented immigrants. In addition to caring for the newly insured, Community Health Centers will continue their longstanding mission of service and will be there for all who need care, no matter their insurance status or ability to pay.

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Additional consumer information resources:

Federal Government

[HealthReform.gov](http://www.healthreform.gov) (www.healthreform.gov)

The White House

[Putting Americans in Control of Their Health Care](http://www.whitehouse.gov/healthreform) (www.whitehouse.gov/healthreform)

[Families USA](http://www.familiesusa.org) (www.familiesusa.org)

[AARP](http://www.aarp.org) (www.aarp.org)

[Consumer Reports-How to Navigate the Newly Reformed Health Care System](http://pressroom.consumerreports.org/pressroom/2010/05/how-to-navigate-the-newly-reformed-health-care-system-.html)

(http://pressroom.consumerreports.org/pressroom/2010/05/how-to-navigate-the-newly-reformed-health-care-system-.html)

[NCLR-Critical Things You Should Know about Health Reform](http://www.nclr.org/content/publications/download/63138)

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