

Hit the Ground Running

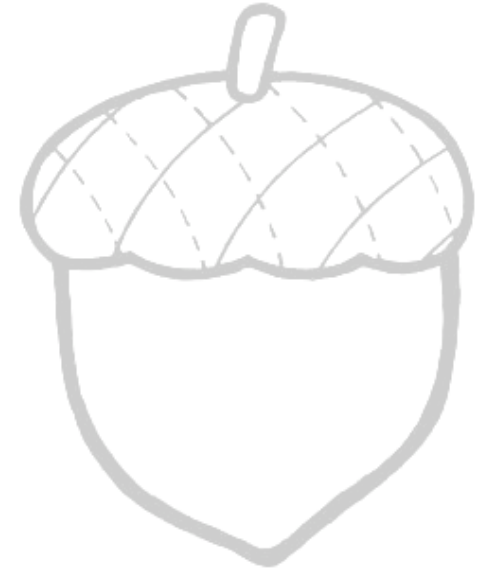
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Families USA

April 26, 2010

Health Reform in a Nutshell

- Reforms the private insurance market with new consumer protections
- Creates new exchanges where uninsured people can purchase coverage, some with subsidies
- Expands Medicaid
- Medicare: strengthens preventive benefits and drug coverage; stops windfall payments to Medicare Advantage plans



Insurance Market Improvements: Effective 90-Days After Passage

- Temporary funding (\$5 B until 2014) for covering high-risk individuals
- Reinsurance for employers providing coverage to early retirees to help hold down premiums for plan enrollees



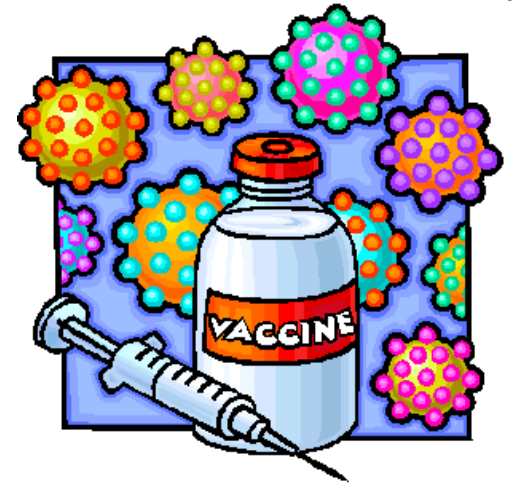
Provisions Effective July 1, 2010

- Mechanisms, including internet portal, for consumers and small businesses to look for affordable coverage in their state must be in place



Private Insurance Improvements: (Plan Years Starting) Six Months After Passage

- Ban on lifetime limits, restriction of annual limits (annual limits outright prohibited in 2014)
- Coverage of preventive care with no cost-sharing in new plans
- Coverage of adult children until age 26
- No pre-existing condition exclusions allowed for children under 19



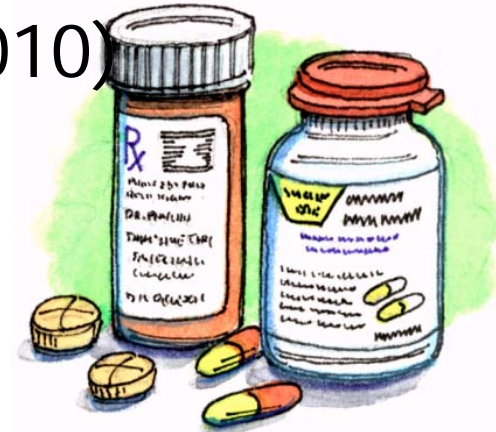
Private Insurance Improvements: (Plan Years Starting) Six Months After Passage

- Stronger protections against unfair rescissions
- Internal and external appeals processes
- Emergency care: no prior authorization, cost-sharing same for in and out-of-network
- OB/GYNs considered primary care providers



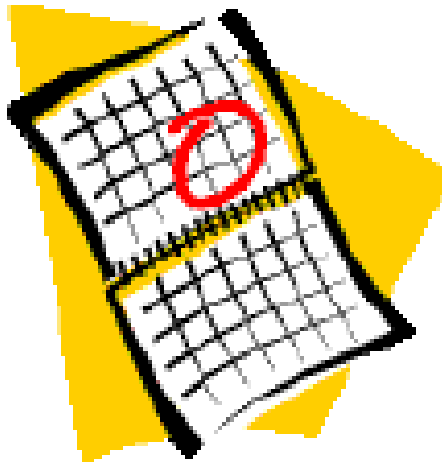
Provisions Effective in 2011

- Plans that don't meet medical loss ratio requirements provide rebates
- Plans must have standardized descriptions (benefits and cost-sharing)
- Medicare: Preventive care with no cost-sharing, 50% discount on brand-name drugs in the Part D donut hole (also, \$250 rebate for beneficiaries in donut hole in 2010)



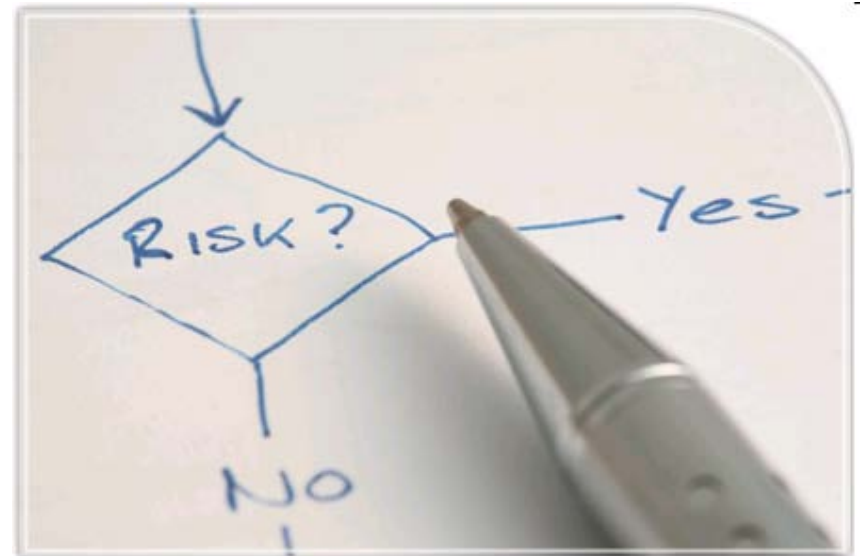
Provisions Effective in 2011

- No later than one year after passage:
Secretary provides grants for state implementation of exchanges
- CLASS Act- Voluntary, public long-term care insurance program



Full Implementation (2014)- Market Regulation

- No denials of coverage based on health status/ pre-existing conditions
- No pre-existing condition exclusions
- No premiums hikes based on health status



Questions?

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