The Problem

• Insurance companies could take advantage of you and turn away the 129 million Americans with pre-existing conditions.

• Premiums had more than doubled over the last decade, while insurance company profits were soaring.

• Tens of millions were underinsured, and many who had coverage were afraid of losing it.

• And 50 million Americans had no insurance at all.
In March 2010, President Obama signed into law the Affordable Care Act.
What the Law Means for You: 4 Things to Know

• Ends the worst insurance company abuses

• Makes health insurance more affordable

• Strengthens Medicare

• Provides better options for coverage
The Law Stops Insurance Companies from Taking Advantage of You

TODAY, it is illegal for insurance companies to:

• Deny coverage to children because of a pre-existing condition like asthma or diabetes.

• Put a lifetime cap on how much care they will pay for if you get sick.

• Cancel your coverage when you get sick by finding a mistake on your paperwork.

• And more…
The Law Stops Insurance Companies from Taking Advantage of You

“Newborn Denied Health Insurance Coverage Days After Life Saving Heart Surgery”
-- ABC News

“Low Health Insurance Caps Leave Patients Stranded”
-- USA Today

“WellPoint Routinely Targets Breast Cancer Victims for Rescission”
-- The Huffington Post
The Law Makes Health Insurance More Affordable

In many cases, you can get preventive services for free:

- Cancer screenings such as mammograms & colonoscopies
- Vaccinations such as flu, mumps & measles
- Blood pressure screening
- Cholesterol screening
- Tobacco cessation counseling and interventions
- Birth control
- Depression screening
- And more...

Visit [www.healthcare.gov/prevention](http://www.healthcare.gov/prevention) for a full list.
BEFORE, insurance companies spent as much as 40 cents of every premium dollar on overhead, marketing, and CEO salaries.

TODAY, the new 80/20 rule says insurance companies must spend at least 80 cents of your premium dollar on your health care or improvements to care.

If they don’t, they must repay the money.
The Law Makes Health Insurance More Affordable

“Health rebate checks arriving under Affordable Care Act”
-- The Tampa Tribune

“Missouri, Illinois customers getting rebates under health care law”
-- St. Louis Post-Dispatch

“Health insurance rebates to go to 81,000 Ohio policyholders”
-- Cleveland Plain Dealer
BEFORE, small businesses paid an average of 18 percent more for health insurance than large companies.

TODAY, small businesses can get tax credits to help pay for coverage for their employees.

The Law Makes Health Insurance More Affordable
“In 2010, we paid close to $11,000 for employees’ health insurance. The tax credit cut our costs by over $2,000. For a small business struggling to keep health coverage, that makes all the difference. We were actually considering dropping our insurance, but the tax credit tipped the balance and helped us maintain coverage.”

--Matt H. in Montana
The Law Strengthens Medicare

• Free preventive services such as mammograms, colonoscopies and an annual wellness visit.

• A 50% discount on covered brand-name medications for those in the prescription drug donut hole – an average savings of more than $650 per person.

• Strong anti-fraud measures, including tougher penalties for criminals.
The Law Strengthens Medicare

“I am a grandmother who is trying to assist a grandson with his education. I take seven different medications. Getting the donut hole closed, that gives me a little more money in my pocket.”

- Helen R. in Pennsylvania
The Law Provides Better Options for Getting Coverage

For millions of Americans who buy their own coverage, lose their coverage, or have no coverage at all, the law provides better options.
The Law Provides Better Options for Getting Coverage

Young adults under the age of 26 can now stay on their parents’ health plans.

“I honestly don’t know what we would have done.... There was no way we could have afforded it. I might not be here right now.”

--Kylie L., 23, in Illinois, who credits the health care law for enabling a life-saving heart transplant
The Law Provides Better Options for Getting Coverage

There are new plans in every state for people who have been locked out of the insurance market because of a pre-existing condition like cancer or heart disease.

“When I was diagnosed, they told me I had a 60 percent chance of being cured. That's pretty good odds, but I was also terribly worried about finances. Now I don't feel like we can't afford the treatment.”

--Gail O. in New Hampshire

For more, visit www.PCIP.gov.
Starting in 2014:

- Discriminating against people with pre-existing conditions or because they are women will be illegal.
- There will be new State-based marketplaces – called Affordable Insurance Exchanges – where you’ll have a choice of private plans.
- Tax credits will make buying insurance more affordable.
The Law Provides Better Options for Getting Coverage

So no matter what happens, you’ll have access to affordable health insurance.
The Law Increases Access to Care
There are thousands of new doctors and nurses in communities around the country and millions more patients getting care.
Numerous independent experts have confirmed that the law will not add a dime to the deficit.
4 Things to Remember About the Law

• Ends the worst insurance company abuses

• Makes health insurance more affordable

• Strengthens Medicare

• Provides better options for coverage
Learn More

http://www.healthcare.gov/