

How Health Care Reform Helps You

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Kilpatrick, Carolyn Cheeks.

by U.S. REP. CAROLYN CHEEKS KILPATRICK

Special To THE OBSERVER

I was proud to support the landmark health care bill that was recently signed into law by President Obama. Now that health care reform is a reality, what does it mean for you?

Health care reform means accessibility. The new law expands coverage to 32 million more people. This helps guarantee that 94 percent of Americans will be covered. It prevents insurance companies from discriminating based on preexisting conditions, health status, and gender. It ends rescissions, which means health plans cannot drop you if you get sick. The law also prohibits plans from placing lifetime caps on coverage.

Health care reform means affordability. The new law creates health insurance exchanges - competitive marketplaces where individuals and small businesses can buy affordable health care coverage. It also provides families and small businesses with the largest tax cut for health care in history.

Health care reform means accountability. Insurance companies will be held accountable to keep premiums down and to prevent denials of care and coverage, including for pre-existing conditions.

Health care reform means responsibility. This bill puts you and your doctor - not insurance companies - in charge of your health care.

The new law includes several key provisions that will help you and your family. Some of them go into effect this year, while others are phased in over time.

The law provides immediate help to the uninsured. It provides immediate access to insurance for Americans who are uninsured because of a pre-existing condition through a temporary high-risk pool.

It closes the Medicare Part D Donut Hole. The new law ends the Medicare Part D donut hole for prescription drug coverage, starting with a \$250 rebate for those in the donut hole in 2010. It provides a 50% discount on brand-name drugs in the donut hole, beginning in 2011. It also phases in additional discounts for brand-name and generic drugs to close the donut hole completely by 2020.

The law extends coverage for young people until age 26. The law requires health plans to allow young people to remain on their parents' insurance up to their 26th birthday.

It provides free preventive care under Medicare. The law eliminates co-payments for preventive services and exempts preventive services from deductibles under the Medicare program.

The law provides \$40 billion in tax credits to small businesses to help them offer employees coverage. Eligible employers will receive tax credits and vouchers to help pay premiums. Small businesses with fewer than 50 employees, or 96 percent of America's businesses, will be exempt from the shared responsibility requirement.

It provides help to early retirees. The law creates a temporary re-insurance program - until the Exchanges are available - to help offset the costs of expensive health claims for employers that provide health benefits for retirees aged 55 to 64.

The law provides funding for Community Health Centers, expanding access to health care in communities where it is needed most. It also invests in training programs to increase the number of primary care doctors, nurses, and public health professionals available to serve you.

The law makes key investments in Medicaid and children's health. It expands eligibility for Medicaid to include a non-elderly Americans with income below 133 percent of the Federal Poverty Level - about \$11,000 for individuals and about \$24,000 for families - and provides fair assistance to states to help cover the costs of these new Medicaid populations. It maintains current funding levels for the Children's Health Insurance Program (CHIP) through fiscal year 2015 and increases payments to primary care doctors in Medicaid.

The Congressional Black Caucus looks forward to working with President Obama, Congress, and you to build a stronger, healthier America. (NNPA)

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