

## **Implementing Health Care Reforms**

The Department of Health & Human Services (HHS) website, [www.healthcare.gov](http://www.healthcare.gov), offers an abundance of information on steps taken in 2010, 2011 and beyond to implement the Affordable Care Act passed in March 2010. Here are a few facts from that site. Check it out if you have specific questions.

On September 08, 2010, HHS launched a consumer focused website in Spanish. Titled CuidadodeSalud.Gov, it offers consumers both public and private health coverage options tailored specifically for their needs in a single, easy-to-use tool.

On September 9, HHS Secretary Kathleen Sebelius wrote to America's Health Insurance Plans, the national association of health insurers, calling on their members to stop using scare tactics and misinformation to falsely blame premium increases for 2011 on the patient protections in the Affordable Care Act. She noted that consumer protections and out-of-pocket savings provided for in the Affordable Care Act should have little impact on premiums for most Americans. Further, she reminded health plans that the Act gives states new resources to crack down on unjustified premium increases.

### ***Five Things You Should Know Right Now***

1. Starting as early as September 23, 2010, insurance companies will be prohibited from imposing lifetime dollar limits on essential coverage.
2. Starting as early as 2010, job-based health plans and new individual plans won't be allowed to deny or exclude coverage for children (under age 19) based on a pre-existing condition including a disability. Starting in 2014, these same plans won't be allowed to deny or exclude anyone or charge more for a pre-existing condition including a disability.
3. Starting as early as September 2010, children under age 26 can generally be insured if the parent's policy allows for dependent coverage. The only exception is if you have an existing job-based plan, and your children can get their own job-based coverage. In some plans, you can add your young adult children even earlier than September 2010.
4. Starting in 2014, if your income is less than the equivalent of about \$88,000 for a family of four today, and your job doesn't offer affordable coverage, you may get tax credits to help pay for insurance.
5. Starting in 2014, pregnancy and newborn care, along with vision and dental coverage for children, will be covered in all Exchange plans and new plans sold to individuals and small businesses. (An Exchange is a new marketplace where individuals and small businesses can buy affordable health benefit plans. Exchanges will offer a choice of plans that meet certain benefits and cost standards.) Starting in 2014, Members of Congress will be getting their health care insurance through Exchanges, and you can too.

Submitted by Judy Samuelson, Chair Health Committee