



MOVING FORWARD PROTECTING OUR CARE

A Utah Health Policy Project Fact Sheet

March 23, 2011

BACKGROUND

March 23rd 2011 marks the one-year anniversary of the Affordable Care Act. While some members of Congress want to re-fight the same old political fights and give control of *your* health care back to insurance companies, it's time to move forward to protect health care and coverage for everyone.

Moving forward means that people with chronic diseases and pre-existing conditions will no longer be at the mercy of insurance companies – giving peace of mind to over 129 million Americans that they will have coverage they can count on when they need it most. Moving forward means that insurance companies will not be able to drop your coverage when you get sick, or limit the care you receive. It means making sure insurance companies spend your premium dollars on care, not profits, and cracking down on excessive premium rate hikes.

It's time to move forward...our family and friends cannot afford to go back.

The Affordable Care Act...

Ends the worst insurance company abuses such as denying coverage because of a pre-existing condition. Already, the law bans insurance companies from dropping coverage when you get sick and excluding children with pre-existing conditions from coverage. Those protections will be extended to everyone in 2014.

Lowers premiums for you and your family. The nonpartisan Congressional Budget Office examined provisions in the Affordable Care Act and found that it will cut premiums for millions of Americans, particularly those in the individual market. Those in the individual market who get help to pay for their premiums are expected to see their premiums drop an average of 59 percent compared to what they would pay had the law not been passed. Another report showed families will save \$2,500 by 2019 compared to what they would pay had the law not been passed.

Ends lifetime limits on your coverage. Because of the Affordable Care Act, insurance companies can no longer put lifetime limits on the amount of health care you can receive. It also restricts annual limits and eliminates all caps by 2014.

Cracks down on excessive premium rate increases. The Affordable Care Act holds insurance companies responsible for and cracks down on unreasonable premium rate hikes. Because of the law, the federal government has made \$250 million available to states to help them develop and implement the tools necessary to crack down on excessive rate hikes. In addition, insurers that are found to raise rates too much can be banned from participating in the new health exchanges that will be available in 2014.

Gives you the freedom to choose your doctor. The Affordable Care Act gives you, not your insurance company, the power to choose your doctor. Now, when you purchase a new plan you have the freedom to choose your own doctor in your insurer network. The benefit of protecting primary care provider choice is expected to help up to 88 million people by 2013.

Ensures your premium dollars are spent on your care, not insurance company profits. The Affordable Care Act holds insurance companies accountable. Because of the law, insurers in the large group market must spend at least 85% of *your* premium dollars on care, not administrative costs, like their profits. For the individual and small group markets, insurers must spend 80% of *your* premium dollars on care. In addition, insurers will be required to publicly disclose their rates on a new national consumer website –HealthCare.gov. [Healthcare.gov, Patient's Bill of Rights]

Moving Forward...protecting seniors' health.

- Moving forward means strengthening Medicare and saving seniors money by continuing to crack down on waste, fraud and abuse.
- Moving forward means giving seniors peace of mind that their prescription drug costs will be lower because they won't ever fall back into the Medicare prescription drug coverage gap, or "donut hole."
- Moving forward means keeping seniors healthy by allowing them to get preventive care such as annual check-ups, mammograms, and cancer screenings with no co-pay.

Moving Forward...protecting small businesses.

- Moving forward means giving small businesses the level playing field they deserve by giving them the choice and the freedom to band together to get the same rates as larger companies.
- Moving forward means lowering the costs of health insurance so that small businesses can use the money saved to create more jobs.
- Moving forward means that small businesses know that they can afford to offer their employees health insurance and that there are tax breaks to make it possible.

Moving Forward...protecting our care.

- Moving forward means that people with chronic diseases and pre-existing conditions can no longer be denied coverage by insurance companies – giving peace of mind to 129 million Americans that they will never again be unable to find coverage.
- Moving forward means that insurance companies will not be able to drop your coverage when you get sick, or limit the care you receive.
- Moving forward means giving millions of Americans access to the same health care coverage members of Congress get.

Moving Forward...protecting women's health care.

- Moving forward means insurance companies can no longer charge a woman more just because of her gender.
- Moving forward means no longer branding a woman with a pre-existing condition, simply because of a Caesarean section or because she was a victim of domestic violence.
- Moving forward means women can no longer be dropped from insurance because they get sick, their children can no longer be denied care because of a pre-existing condition, and women and their families can receive preventive health care without a co-pay.

Moving Forward...protecting young adults.

- Moving forward means giving recent graduates the peace of mind that they can get coverage even if they haven't found a job.
- Moving forward means young people know that they will never again be denied care because of preexisting conditions or have their coverage dropped because they got too sick.
- Moving forward means that every young adult will know that he or she will be the one in control of his or her health care – not insurance companies.

Sources: WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, 9/22/10; CBO, 11/30/09; Commonwealth Fund, May 2010; Healthcare.gov, Rate Review Fact Sheet, 2/24/10; Healthcare.gov, Patient's Bill of Rights.