



## HOW THE PLAN WORKS FOR AMERICA

Health insurance reform **puts American families and small business owners—not the insurance companies—in control of their own health care.**

**Making health insurance affordable** for middle class and small businesses—one of largest tax cuts for health care in history – reducing premiums and out-of-pocket costs.

**Giving millions of Americans access to affordable insurance choices** just as big businesses have—through a new competitive health insurance market that keeps costs down.

**Holding insurance companies accountable** to keep premiums down and prevent denials of care and coverage, including for pre-existing conditions.

**Improving Medicare benefits** with lower prescription drug costs for those in the ‘donut hole,’ better chronic care, free preventive care, and nearly a decade more of solvency for Medicare.

**Reducing the deficit** by \$143 billion over next ten years, and by \$1.2 trillion more over the following decade; reining in waste, fraud and abuse, paying for quality over quantity of care.

**Failure to enact reform means continued double digit premium increases**—some as high as 60%, arbitrary loss of coverage, and huge increases in the deficit.

# IMMEDIATE BENEFITS WITHIN A YEAR

## FOR SMALL BUSINESSES

**SMALL BUSINESS TAX CREDITS** –35% of premiums this year, 50% in 2014

## FOR SENIORS

**CLOSING THE MEDICARE PART D DONUT HOLE**—Immediate \$250 rebate; next year, 50% discount on brand names; fully closed by 2020

**FREE PREVENTIVE CARE UNDER MEDICARE**—No co-payments and deductibles

**HELP FOR EARLY RETIREES**—Temporary coverage for ages 55-64

## FOR THOSE PRIVATELY INSURED

**NO DISCRIMINATION AGAINST CHILDREN** with pre-existing conditions

**BAN ON INSURANCE PLANS DROPPING YOU IF YOU GET SICK**

**BAN ON LIFETIME COVERAGE LIMITS**

**TIGHTLY REGULATES ANNUAL LIMITS ON COVERAGE UNDER NEW PLANS** (all plans in 2014)

**FREE PREVENTIVE CARE UNDER NEW PLANS**

**NEW, INDEPENDENT APPEALS PROCESS** under new plans

**MORE FOR YOUR PREMIUM DOLLAR**—Plans must put more of your premiums into your care; less into profits, CEO pay (80% - 85% depending on market size)

## FOR THOSE UNINSURED

**COVERAGE IN HIGH-RISK POOL IF YOU HAVE A PRE-EXISTING CONDITION**

(discrimination ban extends to all adults in 2014 when Exchanges have been created, high-risk pool phases out)

**EXTEND COVERAGE TO 26<sup>TH</sup> BIRTHDAY** through parents' insurance

## GENERAL REFORMS

**COMMUNITY HEALTH CENTERS**—Investment to double patients served

**MORE PRIMARY CARE DOCTORS**—New investment in training

## MORE REFORMS THAT BEGIN IN 2014

**NO DISCRIMINATION AGAINST ADULTS WITH PRE-EXISTING CONDITIONS**

**BAN ON HIGHER PREMIUMS FOR WOMEN**

**PREMIUMS BASED ON AGE CAN ONLY VARY BY A MAXIMUM OF A 3-TO-1 RATIO**

**CAP ON OUT-OF-POCKET EXPENSES** for private health plans