



Health Reform for Rural Americans

Lower Costs for Rural Americans

- ✓ **Insurance Reforms that Save Families Money**
 - Caps what insurance companies can require families to pay in out-of-pocket expenses, such as co-pays and deductibles, prohibits lifetime limits on how much insurance companies cover if beneficiaries get sick, and regulates the use of annual limits to ensure access to necessary care, until 2014 when annual limits are prohibited. This will help rural families, who pay for nearly half of their health insurance costs out of their own pocket, and the one in five farmers in medical debt, with their health care bills and provide the peace of mind that they will have coverage when they need it.
- ✓ **Premium Relief for Working Families**
 - Requires premium rate reviews to track any arbitrary premium increases, cracks down on excessive insurance overhead by applying standards on how much insurance companies can spend on non-medical costs, such as bureaucracy and advertising, and provides consumers a rebate if non-medical costs are too high. Provides sliding scale premium tax credits for families that cannot afford quality health insurance.

Greater Choices for Rural Americans

- ✓ **Eliminates Insurance Company Discrimination**
 - Prohibits insurance companies from denying coverage based on health status, ends discrimination that charges beneficiaries more if they are sick, and limits the amount an insurance company can increase an individual's premium simply due to their age.
 - Provides people who have health problems, but who lack access to health insurance, access to a plan that protects them from medical bankruptcy, within 90 days of enactment. This high risk pool is a stop-gap measure that will serve as a bridge to a reformed health insurance marketplace.
- ✓ **More Affordable Choices and Competition**
 - Creates state-based health insurance Exchanges to provide a variety of choices, including private options, co-ops, and multi-state plans, to foster competition and increase choice. In many rural states, one insurance company dominates more than 80 percent of the market, meaning that there are often only one or two insurance companies offering health plans in the individual and small group markets.
- ✓ **One-Stop Shopping**
 - Provides standardized, easy-to-compare information through the Exchange on different health insurance plans offered in a geographic area to allow for easy comparison of prices and health plans so families can decide which quality affordable option is right for them. This will particularly benefit one-third of farmers who purchase health insurance directly from an insurance company – more than three times the national average.
- ✓ **Insurance Security**
 - Ensures that rural families always have guaranteed choices of quality, affordable health insurance whether they lose their job, switch jobs, move or get sick, through creation of Exchanges.

Quality, Affordable Health Care for Rural Americans

✓ More Doctors Where People Need Them

- Invests in the health care workforce to ensure that people in rural areas have access to doctors, nurses, and high quality health care. More than doubles funding for the National Health Service Corps, provides more resources to medical schools to train physicians to work in rural and underserved areas, and establishes a loan repayment program for pediatric specialists who agree to practice in medically underserved areas such as rural regions. These provisions will help approximately 65 million Americans lack access to primary care services due to provider shortages – many of those without access to primary care are rural Americans.

✓ Preventive Care for Better Health

- Ensures that all Americans have access to free preventive services under their health insurance plans and invests in prevention and public health to encourage innovations in health care that prevent illness and disease before they require more costly treatment. Rural Americans are less likely to receive needed preventive care, such as mammograms and pap smears for women, or routine foot, eye, and blood testing for diabetics.

✓ Tax Credits for Rural Small Business

- Provides sliding scale tax credits to enable rural, small businesses to provide health benefits to their employees. Nearly one-third of rural Americans work for small businesses, and more than half of them remain uninsured as their employers struggle to provide health benefits.

✓ Protect Access to Care in Rural Communities

- Ensures that hospitals and other providers in rural and remote communities receive the reimbursement they need to offer quality care to patients and keep their doors open. Ensures that rural health care providers receive appropriate Medicare reimbursements to address longstanding inequities that exist among providers from different geographic regions. Helps the many small and rural communities where patients must travel long distances between health care providers to receive medical care.