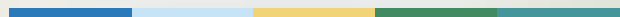




The Law Strengthens Medicare

- Many free preventive services such as flu shots and mammograms and a free annual wellness visit with your doctor.
- A 50% discount on covered brand-name medications for those in the prescription drug donut-hole. The donut-hole will be closed in 2020.
- Strong anti-fraud measures, including tougher penalties for criminals.
- Tools that help doctors spend more time with you and improve care coordination—just like they do at leading hospitals.



More to Come

In 2014, families and small business owners who buy their own coverage can shop for private health insurance in a new, competitive marketplace in their State called an Affordable Insurance Exchange. As a result, Americans will have access to affordable health coverage and the same kinds of choices as Members of Congress.



Learn More

www.healthcare.gov



HealthCare.gov is a federal government website, managed by the U.S. Department of Health & Human Services
200 Independence Avenue, S.W. - Washington, D.C. 20201

HealthCare.gov

The Health Care Law and You



The Health Care Law



In March 2010, the Affordable Care Act Became Law.

The Law Stops Insurance Companies From Taking Advantage of You

It makes it illegal for insurance companies to:

- Deny coverage to children because of a pre-existing condition like asthma and diabetes.
- Put a lifetime limit on how much care they will pay for if you get sick.
- Cancel your coverage when you get sick by finding a mistake on your paperwork.



The Law Makes Health Care More Affordable

Saving You Money

Before, insurance companies spent as much as 40 cents of every premium dollar on overhead, marketing and CEO salaries.

Today, we have the new 80/20 rule: Insurance companies must spend at least 80 cents of your premium dollar on your health care or improvements to care – or you get money back.



Holding Insurance Companies Accountable

Before, insurance companies could raise your premiums by double digits without justification.

Today, for the first time ever, insurance companies must publicly justify their actions if they want to raise premiums by 10 percent or more.

Helping Small Businesses

Before, small businesses paid an average of 18 percent more for health insurance than large companies.

Today, small businesses can get tax credits to help pay for coverage for their employees.

The Law Increases Your Access to Affordable Care

Young Adults

Young adults under the age of 26 who can't get coverage through their job can now stay on their parents' health plans.

Coverage for Pre-Existing Conditions

Insurance companies are no longer allowed to deny coverage to kids because of pre-existing conditions. Discriminating against anyone with a pre-existing condition will be illegal in 2014.

In the meantime, there are new plans in every state for people who have been locked out of the insurance market because of a pre-existing condition. *pcip.gov



Free Preventive Care

Many Americans can now get many preventive services with no co-pay or deductible:

- Mammograms and other cancer screenings
- Vaccines
- Blood pressure and cholesterol screenings
- Birth control
- Depression screening
- Many more...