



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 THIS 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 26TH 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