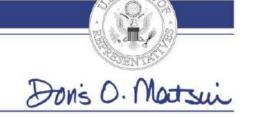
Hon. Doris O. Matsui

Member of Congress



HEALTH INSURANCE REFORM

Immediate Investments

As soon as it is enacted, health insurance reform will change our health insurance system for the better in many ways. The following is a partial list of the positive benefits that will come from health insurance reform legislation directly after it is enacted:

- ➤ ENDS RESCISSIONS: It will be illegal for insurance companies to drop people from their coverage after they get sick.
- ➤ BANS LIFETIME COVERAGE LIMITS: It will be illegal for insurance companies to cap the amount of coverage they will provide to policyholders over a lifetime.
- ➤ MAKES PREVENTIVE CARE AFFORDABLE: Under Medicare and new private plans, policyholders will no longer have to pay deductibles or co-payments for preventive care.
- ➤ GIVES TAX BREAKS TO SMALL BUSINESSES: Firms that choose to offer coverage to their workers will be able to take a tax credit worth up to 35 percent of their premium costs.
- ➤ CLOSES THE MEDICARE PART D "DONUT HOLE": Effective in 2010, Medicare Part D enrollees will receive a \$250 rebate when they hit the coverage gap in their prescription drug coverage that is known as the "donut hole." The donut hole will be eliminated entirely by 2020.
- ➤ **PROVIDES IMMEDIATE HELP FOR THE UNINSURED:** People who are uninsured because of a pre-existing condition will have access to insurance through a temporary high-risk pool that is funded by the government.
- ➤ IMPROVES THE PRIMARY CARE WORKFORCE: Incentives and grants will be available to medical students and doctors to encourage them to go into primary care and to provide basic medical care in underserved areas.
- ➤ BANS PRE-EXISTING CONDITION EXCLUSIONS FOR CHILDREN: It will be illegal for insurance companies to refuse to cover children with pre-existing conditions. (By 2014, it will be illegal for insurance to refuse to cover *anyone* with pre-existing conditions.)