

The Affordable Care Act will ensure that all Americans have access to quality, affordable health care and significantly reduce long-term health care costs. The non-partisan Congressional Budget Office (CBO) has determined that it will provide coverage to 32 million more people, or more than 94% percent of Americans, while lowering health care costs over the long term. This historic legislation will reduce the deficit by \$143 billion over the next ten years, with \$1.2 trillion in additional deficit reduction in the following 10 years.

What the legislation does for you:

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 the 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 would have meant continued double digit premium increases—some as

high as 60%, arbitrary loss of coverage, and huge increases in the national deficit.

In the 20th District alone, it will **improve coverage for 300,000 residents** with health insurance; give **tax credits and other assistance to up to 186,000 families and 12,700 small businesses** to help them afford coverage; **improve Medicare for 89,000 beneficiaries**; and extend **coverage to 147,000 uninsured residents**. For more information on how the bill will benefit Texas's 20th

District, click [here](#).

Below, you can find links to the full text of the bill, a summary, and a host of fact sheets that break down how various provisions in the legislation will affect you and your loved ones.

How Reform Works For You:

- [How Reform Works For You](#)
- [Immediate Benefits](#)
- [Guide for Seniors](#)
- [Guide for Small Businesses](#)
- [Women Have the Most to Gain](#)
- [What's in it for Young Americans](#)
- [8 Great Ways Student Aid and Health Reform Works for Young Americans](#)

Bill Text:

- [The Patient Protection and Affordable Care Act \(P.L. 111-148\)](#)
- [Health Care and Education Reconciliation Act of 2010 \(P.L. 111-152\)](#)

Bill Summaries:

- [3 Page Summary of the final health insurance reform legislation](#)
- [Section by Section Analysis of the Patient Protection and Affordable Care Act, As Amended by the Health Care and Education Reconciliation Act \(Senate DPC document\)](#)
- [Detailed Summary of the Patient Protection and Affordable Care Act, As Amended by the Health Care and Education Reconciliation Act \(Senate DPC document\)](#)
- [Reconciliation Bill Makes Key Improvements To Senate-passed Bill](#)
- [Summary of the Manager's Amendment](#)
- [Section by Section Analysis of the Reconciliation Act](#)

CBO Score:

- [Four Key Points You Need To Know About the New CBO Score](#)
- [Full CBO Score](#)

Summary Documents:

- [Immediate Benefits](#)
- [Timeline for Implementation](#)
- [Cost of Inaction](#)
- [Health Care By the Numbers: Open & Transparent Process](#)
- [Health Care By The Numbers: Why We Need Reform](#)
- [District By District Impact](#)

Provisions At A Glance:

Consumer Protections/Benefits/Wellness

- [Consumer Protections & Insurance Market Reform](#)
- [Guaranteed Benefits](#)
- [Prevention & Wellness](#)

Exchanges

- [The Health Insurance Exchanges](#)

Shared Responsibility & Affordability

- [Making Coverage Affordable](#)
- [Estimated Savings For Families](#)
- [Maintaining & Improving Medicaid](#)
- [Shared Responsibility](#)

Lowering Costs

- [Cost Containment](#)
- [Preventing Waste, Fraud & Abuse](#)
- [Innovative Delivery System Reform](#)

Strengthening Medicare

- [Strengthening Medicare](#)
- [Medicare Part D/Closing the Donut Hole](#)
- [Curbing Taxpayer Subsidies for Medicare Advantage](#)

For Businesses

- [Helping Small Businesses](#)
- [Employers and Health Reform](#)

Health Workforce

- [Strengthening The Nation's Health Workforce](#)

By Demographic

- [Addressing Health and Health Care Disparities](#)
- [Rural America & Reform](#)
- [Seniors](#)
- [Women](#)
- [Young Americans](#)
- [Small Businesses](#)

Paying for Reform

- [Summary of Revenue Provisions](#)
- [Paying for Reform](#)

Support:

- [Statement of Administration Policy»](#)
- [List of Organizations Expressing Support For Health Reform Legislation»](#)