

HEALTH CARE REFORM IN 2011

HOW THE LAW WILL AFFECT YOU THIS YEAR

CONGRESSWOMAN LUCILLE ROYBAL-ALLARD

CALIFORNIA'S 34TH CONGRESSIONAL DISTRICT  JANUARY 2011



Dear Friend,

Congress enacted historic health reform legislation last year that will bring quality, affordable coverage to 32 million more Americans and provide health security to those who have coverage today. It is important to me that my constituents understand what this law means to them as reforms continue to roll out in the coming years, particularly in the face of misinformation and expected efforts to repeal the law and impede its implementation.

While full-scale reform will take time to implement, many reforms are already taking effect. This newsletter provides you with information about key provisions that may improve your coverage this year from consumer protections and the new Pre-Existing Condition Insurance Plan, to small business tax credits and Medicare improvements.

In 2014, new Health Insurance Exchanges will open in each state — fostering competition that will lower costs and improve quality, and enabling consumers to comparison shop for coverage. At that time, eligible families will benefit from tax credits to help pay for premiums and cost-sharing subsidies that will lower co-pays and deductibles. Insurers will finally be prohibited from discriminating against people with pre-existing conditions. Every American will have the right to quality, affordable health coverage.

As reform implementation moves forward, we will likely find room for improvement. All of us who supported this law did so knowing we were acting to build the foundation to assist Americans who currently lack health care coverage — 223,000 of whom are our family, friends and neighbors in the 34th District, the second highest rate of uninsured among congressional districts in California.

I hope that you will take a moment to read about how the new law will affect your health coverage this year. If you want to learn more about the implementation of health reform, or if you have additional questions, please visit www.healthcare.gov. You can also sign up to receive informative email updates as provisions of the law are implemented.

Sincerely,

Lucille Roybal-Allard
Member of Congress

HOW WILL HEALTH REFORM AFFECT ME IN 2011?



IF YOU HAVE INSURANCE

When your new insurance plan year begins (typically January 1), you have new rights:

- ▶ Insurers cannot drop coverage if you get sick.
- ▶ Lifetime limits on coverage are prohibited.
- ▶ You may be able to keep your children on your plan until age 26.
- ▶ Your insurer must spend at least 80 cents of every dollar you pay in premiums on medical care.

Additionally, when you enroll in a new plan, you cannot be charged cost-sharing for most preventive services, such as screenings and immunizations. You also have access to a new, independent appeals process if you are denied coverage by an insurance company.



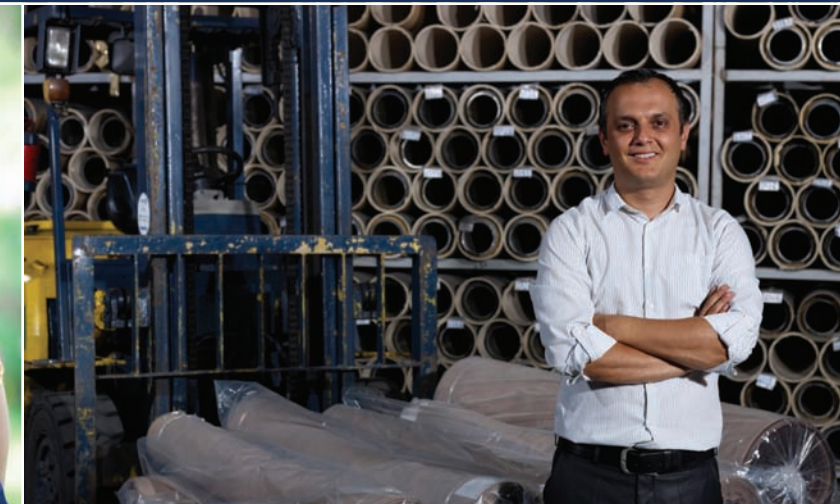
IF YOU LOSE YOUR COVERAGE OR DON'T HAVE INSURANCE

- ▶ Health reform created a new website, www.healthcare.gov, that allows you to compare health coverage options, including premiums and benefits of private plans. Visit the site to find out the best insurance plan for you.
- ▶ If you have a pre-existing condition, you may be eligible to purchase the California Pre-Existing Condition Insurance Plan. Individuals with a pre-existing condition who have been uninsured for six months can qualify for this plan. Applications can be found at www.pcip.ca.gov or contact the California Pre-Existing Condition Insurance Plan at 877-428-5060 for more information.
- ▶ If you are a young adult and you have not been offered employer-provided coverage, your parents may be able to keep you on their insurance policy until you are 26 years old.



IF YOU'RE A SENIOR CITIZEN

- ▶ If you fall into the Medicare Prescription Drug “donut hole” coverage gap, you will receive a 50 percent discount on all brand-name drugs while you're in the donut hole. That discount increases annually until the donut hole is closed.
- ▶ If you are enrolled in Medicare, most preventive services are now free.
- ▶ If you're not yet Medicare-eligible but you've retired from your job, there is a program that helps employers continue early retiree coverage and keep premiums low. Check with your employer to see if they are participating. You can learn more about this program at www.errp.gov.



IF YOU OWN, OR WORK FOR, A SMALL BUSINESS

- ▶ Just as in 2010, many small businesses will be eligible for tax credits for providing health insurance. These tax credits will cover up to 35 percent of employer premium contributions, depending on the size of your firm.
- Small businesses qualify if they have fewer than 25 full-time workers, and their employees' wages are less than \$50,000 a year, on average. Employers must cover at least 50 percent of the cost of health care coverage. To see if your firm is eligible, please visit: <http://go.usa.gov/CA8>.

OTHER EARLY BENEFITS OF HEALTH CARE REFORM

- ▶ States will be provided new federal funds to examine proposed health insurance premium increases. These funds will help states finance ongoing efforts to protect consumers from unjustified rate increases.
- ▶ Community health centers nationwide will see an increase in funding that will total \$11 billion over the next decade. These centers serve an estimated 19 million people annually. In the 34th Congressional District, this new money will help 17 community health centers that serve 94,000 district residents each year.
- ▶ To help address the shortage of primary care providers, health reform provides new Medicare and Medicaid incentive payments to encourage more doctors, nurses, and other providers to enter primary care.
- ▶ A new student loan repayment program has been set up for doctors, nurses, and other professionals who work for governmental health agencies. Workers who serve more than three years in the public health workforce are eligible for the program.



Lucille Roybal-Allard
M.C.
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Official Business

This mailing was prepared, published and mailed at taxpayer expense.

WE'RE HERE TO SERVE YOU

My staff and I are always pleased to assist you with questions or problems that you might have with federal agencies. For assistance, please call my Downtown Los Angeles office at (213) 628-9230. Appointments with my caseworkers are available at locations throughout the community.

Para información en español, llame a mi oficina al (213) 628-9230.

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