

## AFFORDABLE CARE ACT (HEALTH REFORM)

On March 23, 2010 President Obama signed into law the **Affordable Care Act**. The law puts into place health insurance reforms designed to expand access to health insurance coverage for uninsured Americans. It also allows you to keep the insurance you have if you are happy with it **Read more**. So whether you are on Medicare, buy insurance on your own or through your employer, or you can't afford health insurance, the Affordable Care Act will affect you. The Act will not be implemented all at once but by knowing what's in the law and when different parts of the law take effect, you can make important decisions to serve your own needs and the needs of your family.

### IMPLEMENTATION TIME LINE

#### 2010

- Medicare Part D recipients that reach the coverage gap or 'doughnut hole' receive a \$250 rebate to help pay for prescription drugs
- Employers providing retiree health insurance get funding to encourage continued coverage to early retirees
- Temporary insurance - also known as 'high risk pools' - begins covering people who have been uninsured for the last 6 months and were denied insurance due to a pre-existing condition **Read more**
- Young adults up to age 26 may be able to remain on their family's health insurance plan
- Individuals with new employer-based or individual insurance plans do not have to pay a deductible and other out-of-pocket costs for certain preventive care services
- Insurance companies can't drop your coverage if you become sick
- Insurance companies can't place lifetime limits on health coverage. There will be some restrictions on insurance companies' use of arbitrary annual limits on your health coverage

#### 2011

- Medicare Part D recipients that reach the doughnut hole receive a 50 percent discount on brand name prescription drugs and a 7 percent discount on generic drugs
- Medicare benefits expand to include free coverage for wellness and preventive care

- It becomes easier to file complaints about the quality of care in a nursing home. Better access to information on nursing home quality and resident rights is available
- Workers start participating in a voluntary national insurance program to help pay for future long-term care services and supports

#### 2014

- Exchanges begin offering health insurance coverage with comprehensive benefits
- Premium subsidies are available for those with limited incomes who purchase health insurance through an exchange
- Children, parents, and childless adults who do not have Medicare and who have a limited income are able to apply for Medicaid
- Insurance companies are banned from putting annual limits on health coverage
- Insurance companies can't deny anyone health coverage because of a pre-existing condition
- Spouses of people on Medicaid who receive care services at home get the same protections for income and other resources as spouses of those on Medicaid who living in nursing homes

#### 2020

- Medicare Part D coverage gap of 'doughnut hole' is completely closed

For more information about the Affordable Care Act go to:  
[www.healthcare.gov](http://www.healthcare.gov)