



# At-a-Glance: How the New Health Care Law Benefits You

## For People Who Are on Medicare or Are Retired:

- Provides a \$250 rebate to those who reach the Medicare Part D coverage gap or “doughnut hole.” **2010**
- Provides funding to encourage employers who provide retiree health insurance to continue to offer health benefits. **2010**
- Expands coverage for wellness and preventive care under Medicare. **2011**
- Provides a 50% discount on Part D brand-name drugs and a 7% discount on generic drugs while you are in the coverage gap. **2011**
- Closes the Medicare Part D coverage gap by **2020**.

## For People Who Are Uninsured or Buy Their Own Coverage:

- Helps people with pre-existing conditions who have been uninsured for 6 months to obtain temporary insurance coverage. **2010**
- Allows some uninsured young adults to be covered by their parent’s insurance policy until they turn 26. **2010**
- Creates “exchanges” where individuals and small businesses can buy private health insurance. **2014**
- Creates a standard set of benefits for all plans offered by exchanges. **2014**
- Provides help for those with limited incomes to pay premiums for plans offered by exchanges. **2014**
- Expands Medicaid coverage to children, parents, and childless adults who have a limited income, but do not have Medicare. **2014**

## For People with Insurance:

- Prohibits insurance companies from dropping health coverage due to illness, and from denying coverage because of a pre-existing condition. **2010**
- Restricts insurers from placing annual dollar caps on health coverage. **2010**
- Reduces out-of-pocket costs for certain preventive care services. **2010**
- Bans insurers from placing lifetime dollar limits on health coverage. **2010**
- Ends annual dollar caps on health coverage. **2014**

## For People Planning Their Long-Term Care Needs:

- Funds some states to promote independent living by expanding home- and community-based services. **2010**
- Makes it easier to file complaints about the quality of care in nursing homes. **2011**
- Expands protections for spouses of people on Medicaid who are receiving care at home. **2014**

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