



**HEALTH
CARE** *and you*

The New Health Care Law: Things You Need to Know



Welcome

Agenda

- What the health care law means for:
 - People with health insurance
 - People who are uninsured or buy their own coverage
 - Small business owners
 - People with Medicare
 - People planning for their long-term care



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What the Health Care Law Means for This Family – and Yours

Sweeping new protections have begun. [Read](#)

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People with Health Insurance



Things You Need to Know

Ends discriminatory insurance practices

- Insurance companies can't drop coverage if you get sick
- You can't be charged excessive premiums because of age, gender or health condition
- Children under age 19 can't be denied coverage for a pre-existing condition

**Pre-existing
Conditions**



Eliminates lifetime and annual coverage limits

- Insurance companies can't place lifetime limits on your coverage (2010)
- Insurance companies can't place annual limits on your coverage (2014)



Requires coverage for preventive services

- Applies to new insurance plans
- Covers more preventive care
 - Mammograms
 - Immunizations
 - Screenings for cancer or diabetes



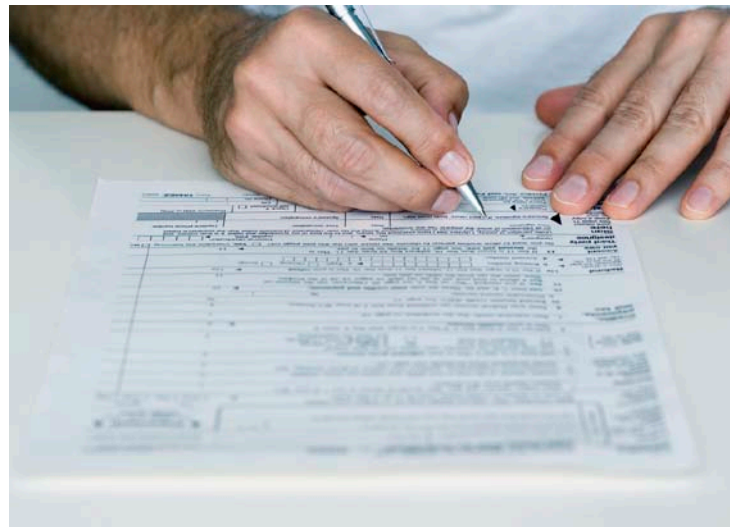
People Who Are Uninsured Or Buy Their Own Coverage



Things You Need to Know

Creates Health Insurance Exchanges

- Makes it easier to buy health insurance
- Offers health insurance plans by 2014



Creates Health Insurance Exchanges

- Creates a set of standard benefits
 - Medical
 - Mental health
 - Prescription drug
 - Rehabilitation services



Creates Health Insurance Exchanges

- Provides help for those who can't afford coverage
 - Tax credits available in 2014
 - Income limits:
 - \$43,000 individual
 - \$58,000 couple



Extends coverage to young adults

- Adult children can stay on your policy until age 26
- Adult children can be covered even if they:
 - Live with you
 - Are married
 - Are no longer in school



Extends coverage to young adults

- Your insurance company can't charge more for older children
- Your plan must offer family coverage
- If your adult children can get other coverage, you can't add them to your plan



Expands Medicaid

What is Medicaid?



- Health insurance for low-income people
- Funded by federal government and states
- Covers children, older persons, and disabled persons

Expands Medicaid

- Starts in 2014
- Income limits:
 - \$15,000 individual
 - \$20,000 couple



Provides temporary coverage for people with pre-existing conditions

- “Pre-Existing Condition Insurance Plan” (PCIP)
- You must be uninsured **for at least 6 months** and have a pre-existing health condition
- Accepted on a first-come, first-served basis

Provides temporary coverage for people with pre-existing conditions

- Covers a range of benefits
- Covers pre-existing conditions
- Ends when exchanges start in 2014

www.healthcare.gov





Take health care into your own hands

- Find Insurance Options
- Learn About Prevention
- Compare Care Quality
- Understand the New Law**
- Information for You 

Explore your coverage options

Find out which private insurance plans, public programs and community services are available to you.

Pick Your State  



Your Health Care, Explained

Families with Children

Individuals

People with Disabilities

Seniors

Young Adults

Employers



IT'S A NEW DAY FOR HEALTH CARE CONSUMERS

INSURERS CAN'T:

- Deny coverage to kids with pre-existing conditions
- Put lifetime limits on

CONSUMERS CAN:

- Receive cost-free preventive services
- Keep young adults on a

www.healthcare.gov

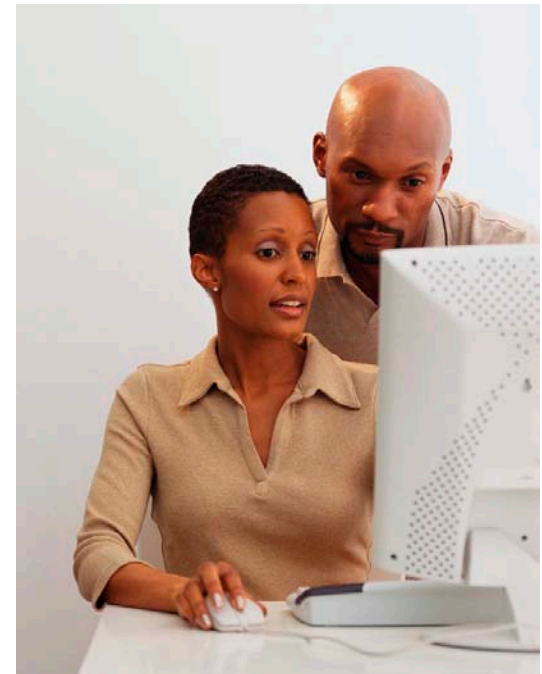
Small Business Owners



Things You Need to Know

More options to offer employees

- Businesses with up to 100 employees can buy insurance through the exchanges
- Exchanges will offer a range of health plans
- Businesses with more than 50 employees may pay a penalty if they do not offer coverage



Tax credits to offset insurance costs

- Retroactive to January 1, 2010
- Must have 25 or fewer employees with average wages under \$50,000
- Must pay at least 50% of cost of insuring employees



www.IRS.gov

www.smallbusinessmajority.org

Other benefits for businesses with up to 100 employees

➤ Cafeteria plans

- Starting 2011, can offer “simple cafeteria” plans
- Helps employees save for future medical expenses

➤ Grants for wellness programs

- \$200 million available starting 2011
- Administered by US Dept. of Health & Human Services



People Who Are on Medicare



Things You Need to Know

For People with Medicare

- Protects guaranteed Medicare benefits
- Improves Medicare benefits
- Lowers out-of-pocket costs for prescription drugs



Lowers out-of-pocket drug costs

- You get a \$250 check *if* you reach the doughnut hole in 2010



Lowers out-of-pocket drug costs

How the \$250 rebate works:



- Rebate is automatic—no application
- Check is sent to your Social Security address
- Scammers are active—beware!

Call Medicare at 1-800-633-4227

www.stopmedicarefraud.gov

Lowers out-of-pocket drug costs

The doughnut hole will gradually disappear

- 2011: 50% discount on brand name drugs; 7% discount on generics
- By 2020:
 - Coverage gap will disappear
 - Part D cost sharing will remain





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Doughnut Hole Calculator

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English (US) ▾

STEP 1: SELECT YOUR PLAN

1 2 3 4

WANT TO AVOID THE MEDICARE DRUG COVERAGE "DOUGHNUT HOLE"?

If you have Medicare Part D, you may be at risk of falling into the coverage gap, or "doughnut hole."
Follow this four-step tool and save money!

ZIP Code:

This is how the Doughnut-Hole Calculator works:

Other Changes to Medicare Part D

Income-related premiums

- Will apply to those who have Part D drug coverage in 2011
- Income levels start at
 - \$85,000 for a single person
 - \$170,000 for married couples



Covers more preventive services

- Adds a free annual wellness visit
- Expands coverage for preventive care in 2011
- No copayments or deductibles for Medicare-approved preventive care, starting 2011



Call Medicare at 1-800-633-4227
www.medicare.gov

People Planning for Long-Term Care



Things You Need to Know

Helps you pay for long-term care

- Community Living Assistance Services and Supports (CLASS Act)
- Insurance program to help pay for long-term care



Helps you pay for long-term care

- CLASS pays a lifetime cash benefit if you:
 - Paid into the program for at least 5 years
 - Worked at least 3 of the initial 5 years
 - Have a disability



Helps you pay for long-term care

- How does CLASS work?
 - Open to all working adults 18 or older
 - You will be enrolled unless you opt out
 - Premiums paid through payroll deductions

Helps you pay for long-term care

- You can buy CLASS insurance if:
 - Your employer doesn't participate
 - You are self-employed
 - You have more than one employer



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More information about nursing homes

- Provides more information on nursing homes
- Makes it easier to file complaints
- Extends financial protections

www.medicare.gov/NHcompare

Nursing Home Compare

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Find and Compare Nursing Homes

Welcome to Nursing Home Compare. This tool has detailed information about every Medicare and Medicaid-certified nursing home in the country. Before you get started, you or your family member may have other long-term care choices like community-based services, home care, or assisted living depending on your needs and resources. For more information, see [Alternatives to Nursing Homes](#). Otherwise, follow these steps when choosing a nursing home:

Step 1: Find Nursing Homes in your area. Search by name, city, county, state, or ZIP code.

Step 2: Compare the quality of the nursing Homes you're considering using the Five-Star Quality Ratings, health inspection results, nursing home staff data, quality measures, and fire safety inspection results.

Step 3: Visit the nursing homes you're considering or have someone visit for you. Use the Nursing Home Checklist and other resources under "Additional information" below.

Step 4: Choose the nursing home that best meets your needs. Talk to your doctor or other healthcare practitioner, your family, friends, or others about your nursing home choices. Contact the Long-Term Ombudsman or State Survey Agency before you make a decision.

Learn More

[Five-Star Quality Rating](#) - Learn how the ratings are determined.

[Health Inspections](#) - Learn what inspectors look for during health inspections, and what happens if nursing homes do not meet inspection standards.

[Nursing Home Staffing](#) - Learn about the different kinds of nurses working in nursing homes and how to use staffing information.

[Quality Measures](#) - Learn what information nursing homes collect about their residents, and how and why it is used to create quality measures.

[Fire Safety Inspections](#) - Learn what fire safety standards nursing homes are required to meet.

[Paying for Nursing Home Care](#) - Learn about the various ways to pay for your nursing home care.

[Alternatives to Nursing Homes](#) - A nursing home may not be your only long-term care choice. Learn more about state and community

The new health care law: Key points to remember



- Increases consumer protections
- Makes health insurance more accessible and affordable
- Improves and expands Medicare-covered benefits
- Creates new programs to help you get long-term care services
- Offers new benefits for small businesses

For more information

➤ The new health care law

- www.aarp.org/getthefacts
- www.aarp.org/consigarespuestas (Spanish)
- www.healthcare.gov

➤ Medicare

- 1-800-633-4227
- www.medicare.gov
- www.aarp.org/medicareinteractive



➤ Insurance plans in your state

- www.SHIPtalk.org - State Health Insurance Assistance Program
- www.naic.org - National Association of Insurance Commissioners





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Welcome to SHIPTalk

The State Health Insurance Assistance Program, or SHIP, is a national program that offers one-on-one counseling and assistance to people with Medicare and their families. Through federal grants directed to states, SHIPs provide free counseling and assistance via telephone and face-to-face interactive sessions, public education presentations and programs, and media activities. If you want to know more about the SHIP program in your state, or you want to contact a SHIP counselor in your area, please click on the appropriate button under the About SHIP Menu at left.

Thank You!

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