

# FactSheet

## What Consumers Should Know About Health Reform



The Health Reform law is important to the health and well-being of all Americans.

This law is also called the *Affordable Care Act*.

Here are some of the Health Reform law's most important benefits for people.

### More people now get health care.

- ✓ **COVERAGE FOR YOUNG ADULTS:** Parents can keep their children on their health plans until age 26. Ask your insurance company how this works.
- ✓ **COVERAGE FOR WORKERS:** Some small businesses can get a tax credit to help pay the cost of health insurance for their workers.

### Preventive health care services now cost less.

- ✓ **PREVENTIVE CARE:** All new group and individual health insurance plans now must cover checkups and other preventive services for free, which means no more copays and no deductibles. The same is true for Medicare. Examples of preventive services include vaccinations to reduce risk of diseases such as the flu and pneumonia, mammograms, and screenings for cholesterol, high blood pressure and cancer.

- ✓ **DRUG DISCOUNTS FOR SENIORS:** Seniors in the Medicare Part D prescription coverage "donut hole" (such as, those paying 100% of their prescription costs) now get a 50% discount on their prescription drugs. The "donut hole" will be completely closed by 2020.

### There are now stronger protections for people.

- ✓ Insurance companies cannot deny insurance coverage to children and adolescents (under age 19) who are already sick or have a medical condition. They also cannot say they won't cover the illness or medical condition.
- ✓ Insurance companies cannot cancel your insurance when you get sick (as long as your insurance bill is paid).
- ✓ Insurance companies cannot put lifetime limits on the dollar amount of your medical coverage (as long as your insurance bill is paid). The yearly limits on the dollar amount of medical coverage will go away by 2014.

The National  
Association of  
Social Workers

750 First Street NE  
Suite 700  
Washington, DC 20002-4241  
SocialWorkers.org

For more information about  
Health Reform and the  
Affordable Care Act, visit  
**HealthCare.gov**

For more information about  
social workers, visit  
**HelpStartsHere.org**

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## And, starting in 2014...

- ✓ U.S. citizens and legal residents will be required by law to have health insurance. If they don't, they will have to pay a fee to help pay the costs when they do get sick. Some people will not have to pay the fee for reasons such as severe financial problems.
- ✓ Under Federal law more people will be able to get **Medicaid coverage** if they are under age 65 with household incomes up to 138 percent of the federal poverty level (\$15,415 for a single person or \$26,344 for a family of three in 2012). This is for:
  - Children & adolescents
  - Pregnant women
  - Parents
  - Adults who don't have dependent children

Note: States do not have to provide Medicaid to more people if they choose not to. To find out if the Medicaid rules in your state will change, check with your local Medicaid office. They will be able to help you and your family enroll, if you are eligible.

- ✓ New online marketplaces (called "**insurance exchanges**") in each state will offer people without health insurance and employees of small businesses a place to find out about insurance plans and shop for affordable coverage. Individuals and families who earn too much money to get Medicaid may be able to get help from the Federal government to buy insurance from an insurance exchange. Open enrollment for the exchanges will begin on October 1, 2013.

Note: Medicaid and the insurance exchanges are for U.S. citizens and legal residents only. Undocumented immigrants are not able to get health insurance through these programs.

## There will be even more protections for people starting in 2014.

- ✓ If you already have an illness or medical condition, insurance companies will not be able to keep you from getting insurance. Also, insurance companies will not be able to charge you more because you have a sickness or medical condition.

- ✓ If you are a woman, insurance companies will not be able to discriminate and charge more because of your gender.
- ✓ All new health plans will have to offer unlimited yearly and lifetime coverage.
- ✓ All new health plans will have a minimum package of "**Essential Health Benefits.**" This will include services such as:
  - Outpatient services
  - Emergency services
  - Hospitalization
  - Maternity & newborn care
  - Medical & surgical care
  - Mental health & substance abuse services
  - Prescription drugs
  - Rehabilitative services
  - Laboratory services
  - Preventative & wellness services
  - Pediatric services (including dental & vision care)

The Affordable Care Act will bring health insurance coverage to 32 million people over the next few years. It's important that you and your family have a health care team that can provide you with ongoing medical care.

Professional social workers are important members of the health care team. You might find a social worker in your doctor's office or hospital, helping individuals and families with social and emotional issues. Your health care team might also refer you to a social worker in the community, to help address these concerns. Often, social workers help people as they are released from the hospital, to make sure they receive the care and support they need once they return home. As the health reform law takes shape, social workers will be there to help you get the health insurance benefits to which you and your family are entitled. Social workers care for people in every stage of life, from children to the elderly, and help them overcome life's most difficult challenges.