



The historic health care legislation passed by Congress and signed into law by President Obama offers the American people the choice of affordable quality health care coverage for the first time. The legislation puts the American people, not insurance companies or government, in charge of their health care. It reduces costs, improves coverage and stops insurance company abuses. Reforming health care is a crucial part of our economic recovery. Our bill cuts long-term health care costs, reduces the deficit by \$1.3 trillion over the first 20 years, and creates millions of jobs.

The legislation passed by House Democrats will cover 94% of Americans and guarantees *stability*, *lower costs*, *higher quality*, and a *greater choice* of plans for all Americans.

[Click Here to read my recent newsletter on Health Reform](#)

Health Care Reform is already benefiting Millions of Americans:

- No lifetime limit on coverage for 105 million Americans.
- Up to 17 million children with pre-existing conditions can no longer be denied coverage by insurers.
- 6.6 million young adults up to age 26 have taken advantage of the law to obtain health insurance through their parents' plan.
- Free coverage for comprehensive preventive services for millions of women starting in August.
- 86 million Americans, including 32 million seniors in Medicare, have already received free preventive services.
- 5.3 million seniors in the 'donut hole' have already saved \$3.7 billion on their prescription drugs, an average of \$600 per senior.
- 3.4 million free senior Annual Wellness Visits under Medicare to date.
- The Small Business Health Care Tax Credit has already been used by 360,000 small

businesses to help insure 2 million workers.

- \$1.1 billion in rebates from health insurance companies this summer will help benefit nearly 13 million Americans.

Learn more about how Health Care Reform is benefiting:

- [Seniors](#)
- [Women](#)
- [Young Adults and Children](#)
- [African Americans](#)
- [Hispanic Americans](#)
- [Asian Americans and Pacific Islanders](#)
- [Consumers](#)
- [Small Business](#)
- [Rural Communities](#)

Since the law went into effect, insurance plans must:

- [Keep you covered when you get sick](#) : Simple mistakes or typos will no longer be grounds for insurance companies to cancel your insurance.
- [Cover kids with pre-existing conditions](#) : Your kids can no longer be denied health coverage just because they have a pre-existing condition like hay fever, asthma, or previous sports injuries. This protection extends to all plans, except “grandfathered” plans in the individual market.
- [Allow young adults to stay on their parents' plan up to age 26](#) : Even if their first few jobs don't provide health benefits, your kids can still remain covered by your insurance.
- [Remove lifetime limits](#) : You will no longer need to worry about your health insurer limiting the amount of coverage available through their plan if you face an expensive medical condition. This will help Americans who develop chronic conditions from taking drastic measures to avoid medical bankruptcy.

- [Phase out annual limits](#) : Many plans include annual dollar limits on how much medical coverage can be obtained per year. On all non-“grandfathered” plans in the individual market, these limits will be phased out over the next three years.

For any new insurance plan, the plan must:

- [Pay for preventive care like mammograms and immunizations](#) : Addressing problems before they start can help keep you healthier, and new insurance plans will now cover many preventative tests and immunizations without any copayment.

- [Give you a better appeals process for insurance claims](#) : Now you’ll have a guaranteed and fair path to help you receive the benefits you paid for if insurance companies deny your claim.

- [Let you choose your own doctor](#) : Health reform makes it clear that you can choose any available participating primary care provider as your provider, and any available participating pediatrician to be your child’s primary care provider.

- [Provide easier access to OB-GYN services](#) : Women will no longer be required to have a referral from a primary care provider before seeking coverage for obstetrical or gynecological (OB-GYN) care from a participating OB-GYN specialist.

- [Allow you to use the nearest emergency room without penalty](#) : If an emergency arises while you’re away, you will no longer have to drive home to your in-network provider to receive in-network benefits.

If you *have* insurance, this bill:

- Keeps your insurance company from denying you care or coverage – or charging you more – because of diabetes, heart disease or any other “pre-existing condition.”

- Gives you peace of mind that you won’t lose coverage.

- Prevents insurance companies from dropping you because you get “too sick.”

- Covers preventive care with no co-pays or deductibles.

- Limits the out-of-pocket expenses your insurance company can make you pay.

If you *don’t have* insurance, this bill:

- Lets you comparison shop for a quality, affordable health plan through a new health insurance exchange or marketplace.

- Offers you low group rates, even for individual coverage.

- Helps lower your premiums with affordability credits for those who need help paying.

- Prevents any insurance company from denying you coverage for heart disease, diabetes or another “pre-existing condition.”

- Extends coverage for young Americans, allowing them to stay on their parents’ health insurance plans up to their 26th birthday if they choose.

For our seniors, this bill:

- Strengthens Medicare, extending its solvency for at least nine years.
- Improves access to your doctor.
- Lowers Medicare drug prices by beginning to close the “donut hole” immediately.
- Reduces waste, fraud and abuse.
- Improves care by helping doctors communicate and coordinate care.
- Expands home and community-based services to keep seniors in their home, instead of in nursing homes.