The Health Care Law and You
Insurance companies could take advantage of you and turn away the 129 million Americans with pre-existing conditions.

Premiums had more than doubled over the last decade, while insurance company profits were soaring.

Tens of millions were underinsured, and many who had coverage were afraid of losing it.

And 50 million Americans had no insurance at all.
In March 2010, President Obama signed into law the Affordable Care Act.
What the Law Means for You: 4 Things to Know

• Ends the worst insurance company abuses

• Makes health insurance more affordable

• Strengthens Medicare

• Provides better options for coverage
TODAY, it is illegal for insurance companies to:

• Deny coverage to children because of a pre-existing condition like asthma or diabetes.

• Put a lifetime cap on how much care they will pay for if you get sick.

• Cancel your coverage when you get sick by finding a mistake on your paperwork.

• And more…
The Law Makes Health Insurance More Affordable

In many cases, you can get preventive services for free:

- Cancer screenings such as mammograms & colonoscopies
- Vaccinations such as flu, mumps & measles
- Blood pressure screening
- Cholesterol screening
- Tobacco cessation counseling and interventions
- Birth control
- Depression screening
- And more...

Visit [www.healthcare.gov/prevention](http://www.healthcare.gov/prevention) for a full list.
BEFORE, insurance companies spent as much as 40 cents of every premium dollar on overhead, marketing, and CEO salaries.

TODAY, the new 80/20 rule says insurance companies must spend at least 80 cents of your premium dollar on your health care or improvements to care. If they don’t, they must repay the money.
The Law Strengthens Medicare

- Free preventive services such as mammograms, colonoscopies and an annual wellness visit.

- A 50% discount on covered brand-name medications for those in the prescription drug donut hole – an average savings of more than $650 per person.

- Strong anti-fraud measures, including tougher penalties for criminals.
The Law Provides Better Options for Getting Coverage

Young adults under the age of 26 can now stay on their parents’ health plans.

“I honestly don’t know what we would have done.... There was no way we could have afforded it. I might not be here right now.”

--Kylie L., 23, in Illinois, who credits the health care law for enabling a life-saving heart transplant
The Law Provides Better Options for Getting Coverage

Starting in 2014:

• Discriminating against people with pre-existing conditions or because they are women will be illegal.

• There will be new State-based marketplaces – called Affordable Insurance Exchanges – where you’ll have a choice of private plans.

• Tax credits will make buying insurance more affordable.
The Law Increases Access to Care
There are thousands of new doctors and nurses in communities around the country and millions more patients getting care.
4 Things to Remember About the Law

• Ends the worst insurance company abuses

• Makes health insurance more affordable

• Strengthens Medicare

• Provides better options for coverage
Join Us in Celebrating National Minority Health Month

For more information:  http://www.minorityhealth.hhs.gov/actnow/

Follow us on Twitter in English and Spanish:
@minorityhealth  @saluddeminorias