

# And there's more coming...

IN 2014, YOU ALSO GAIN ADDITIONAL PROTECTIONS:



FOR ALL ADULTS AND CHILDREN, YOU CAN NO LONGER BE DENIED COVERAGE BY AN INSURANCE COMPANY FOR HAVING A "PRE-EXISTING CONDITION"

YOU ARE PROTECTED BY A CAP ON YOUR OUT-OF-POCKET COSTS IN YOUR PRIVATE HEALTH PLAN

YOUR INSURANCE COMPANY CAN ONLY VARY PREMIUMS BASED ON AGE BY A MAXIMUM OF A 3-TO-1 RATIO

33 MILLION MORE AMERICANS WILL BE COVERED WITH AFFORDABLE INSURANCE



# The Affordable Care Act is already working for you...

**PROVIDING LOWER COSTS & BETTER HEALTH COVERAGE FOR THE 165 MILLION PRIVATELY-INSURED AMERICANS:**

You can no longer be arbitrarily dropped from coverage by your insurance company simply because you get sick.

Your insurance company can no longer place a lifetime limit on your coverage, protecting 105 million Americans who previously had lifetime limits.

Your insurance company can no longer place low annual limits on your coverage.

If you are under 65 and in a new plan, you are now receiving free key preventive health services, such as mammograms and colonoscopies. 54 million Americans under 65 have already received one or more free preventive services.

Your insurance company must now spend at least 80% of your premium covering medical services – rather than CEO pay, profits, and administrative costs. As of this summer, if your insurer fails the test, you get a rebate.

Your insurance company must now publish justifications for any premium increases they are seeking that are more than 10% on the internet and outside experts will publicly evaluate whether the increases are justified.



## If you are a senior...

### PRESCRIPTION DRUG DISCOUNT

You are now receiving a 50% discount on brand-name drugs when you are in the Medicare Part D 'donut hole' coverage gap. 3.6 million seniors have already received the discount – saving \$2.1 billion, with each senior saving an average of \$604.



### FREE PREVENTIVE HEALTH SERVICES

You are now receiving key preventive services, such as mammograms and colonoscopies, under Medicare. 32.5 million seniors have already received one or more free preventive services.

### FREE ANNUAL WELLNESS VISIT

You are now receiving a free Annual Wellness Visit under Medicare. 2.3 million seniors in traditional Medicare have already taken advantage of the new free Annual Wellness Visit.

## If you are a young adult...

### STAY ON YOUR PARENTS' PLAN



You can now join or stay on your parents' health plan until your 26<sup>th</sup> birthday, if you do not have coverage of your own. 2.5 million additional young people have gained insurance over the last year.

## If you have a child...

### NO DISCRIMINATION

If you have a child under age 19, they can no longer be denied coverage by an insurance company for having a "pre-existing condition." Up to 17 million children with pre-existing conditions are now protected from discrimination.



## If you own a small business...

### TAX CREDITS

If you are among the millions of eligible small businesses, you can receive tax credits if you choose to offer coverage to your employees – covering 35% of the cost of coverage.



## If you are a woman...

You can no longer be dropped by your insurance company if you become pregnant or get sick.

For older women with chronic conditions, your care is improved by providing incentives under Medicare for more coordinated care.

In new plans, you now have free coverage of important, life-saving preventive services, such as mammograms and colonoscopies.

This summer, free coverage will also include more comprehensive women's preventive services, including contraception, in new plans.

In 2014, being a woman can no longer be treated as a "pre-existing condition" by insurance companies.

In 2014, you can't be charged substantially higher premiums than men for the same coverage.