

Immediate Benefits in Health Insurance Reform for Americans 50+

Since the beginning of the health insurance reform debate, AARP has been fighting to protect guaranteed Medicare benefits; lower prescription drug costs for seniors; crack down on insurance company abuses; make sure you can continue to see your doctors, prevent anyone from coming between you and your doctor; and give you and your loved ones more options to live independently at home as you age.

Although all the elements of health insurance reform that will benefit you won't go into effect overnight, here are critical improvements that will be felt right away.

Strengthening Medicare: Health insurance reform will strengthen and improve Medicare so today's seniors and future generations have the health care they need by:

- ✓ **Protecting guaranteed Medicare benefits:** You will continue to receive all of Medicare's guaranteed benefits, including doctor and hospital visits and rehabilitation services.
- ✓ **Closing the Medicare Part D coverage gap or "doughnut hole":** In 2010, if you reach the doughnut hole, you will receive a rebate for \$250 to help you pay for prescriptions. Beginning in 2011, if you reach the doughnut hole, you will receive a 50 percent discount on your brand-name drugs. The doughnut hole will be fully closed over the next 10 years.
- ✓ **Providing preventive care, such as screenings for cancer and diabetes, free of charge.** You will no longer have to pay out of pocket for preventive care services. You will also be able to work with your doctor to develop your own plan to keep you as healthy as possible. (2011)
- ✓ **Improving access to primary care doctors.** Your primary care doctor will receive bonuses for treating people in Medicare, helping to ensure that you have continued access to important primary care services. (2011)
- ✓ **Extending the solvency of Medicare.** Health insurance reform will extend the life of the Medicare Trust Fund by nearly a decade.

Making Insurance Affordable: Health insurance reform will make insurance more affordable for older Americans and hold down overall health care costs by:

- ✓ **Protecting Retirees:** If you have retiree health coverage through your employer and are between 55 and 64, new federal funds will encourage your employer to continue offering you health benefits. (90 days after enactment)
- ✓ **Covering the Sick:** If you can't find affordable coverage because of your medical history, you may have access to temporary insurance coverage. Children with pre-existing conditions will be able to get immediate coverage. (90 days after enactment, 6 months after enactment for kids)
- ✓ **Providing Preventive Care:** Your insurance company will be required to provide you with preventive services like immunizations and screenings for cancer or diabetes, free of charge. (6 months after enactment)

- ✓ **Helping Young Adults:** If your young adult son or daughter needs health insurance, you can cover them on your insurance policy until they are 26 years old. (6 months after enactment)
- ✓ **Helping Small Businesses:** If you work for a small business, your employer may be eligible for tax credits that would cover up to 35 percent of your premiums. (immediately after enactment)

Holding Insurers Accountable: Health insurance reform will stop insurance company abuses and discrimination by:

- ✓ **Preventing annual or lifetime limits:** Insurance companies will be prevented from imposing lifetime limits or arbitrary annual limits on coverage, which will give you the peace of mind of knowing that your benefits won't run out just when you need them most. (6 months after enactment)
- ✓ **Limiting insurance company profits:** New consumer protections will make sure insurance companies spend the bulk of their revenues paying for your medical care—not insurance companies' profits—and provide rebates to you if they don't. (2011)
- ✓ **Preventing insurance companies from dropping the sick:** Insurance companies will no longer be able to deny you affordable coverage when you get sick. (6 months after enactment)
- ✓ **Protecting patients:** Insurance companies will no longer be able to require a woman to get prior authorization before seeing ob-gyn. Insurance companies will no longer be able to deny coverage of emergency services, regardless of health provider. (6 months after enactment)

Living Independently: Health insurance reform will give you and your loved ones more choices to live independently at home as you age:

- ✓ **Making informed choices about long-term care:** Finding information on long-term care can be overwhelming. This legislation provides funding for “one-stop shops” to make it easier to get the information you need.
- ✓ **Providing better information and accountability for nursing home care:** There will be a better process for you to file complaints about quality of care at a nursing home, and more information about complaints that have been filed. You will also get more information on nursing home quality and consumer rights. There will be improved training to help health professionals care for people with dementia and to help nursing homes prevent abuse.
- ✓ **Improving criminal background checks for long-care:** The legislation expands a successful program that runs criminal background checks on employees of long-term care providers to help prevent potential abuse of older adults and people with disabilities needing long-term care.