Of all the forms of inequality, injustice in health care is the most shocking and inhumane.

Find Your Way Around The Health Care Law
Agenda

✓ People with health insurance
✓ People who are uninsured or buy their own coverage
✓ People with Medicare
People with Health Insurance
Adds More Consumer Protections

• Insurance companies can’t drop coverage if you get sick

• Insurance companies must justify increases to premiums and spend more on health care over administrative costs

• No one can be denied coverage for pre-existing condition
Eliminates Lifetime And Annual Coverage Limits

• Insurance companies can’t place lifetime limits on your coverage
• Insurance companies can’t place annual limits on your coverage
Requires Coverage For More Preventive Services

- Mammograms
- Immunizations
- Screening for cancer or diabetes
People Who Are Uninsured
Or Buy Their Own Coverage
The Health Insurance Marketplace

Establishes a new way to buy Health Insurance
1. Doctor visits
2. Emergency Services
3. Hospital care
4. Maternity and newborn care
5. Mental health and substance use disorder services, including behavioral health treatment
6. Prescription drugs
7. Rehabilitative services and habilitative services and devices
8. Laboratory services
9. Preventive and wellness services, and chronic disease management
10. Pediatric services, including oral and vision care
Several Levels Of Coverage

<table>
<thead>
<tr>
<th>Levels of Coverage</th>
<th>Plan Pays On average</th>
<th>You Pay On Average* (In addition to the monthly plan premium)</th>
</tr>
</thead>
<tbody>
<tr>
<td>Bronze</td>
<td>60 percent</td>
<td>40 percent</td>
</tr>
<tr>
<td>Silver</td>
<td>70 percent</td>
<td>30 percent</td>
</tr>
<tr>
<td>Gold</td>
<td>80 percent</td>
<td>20 percent</td>
</tr>
<tr>
<td>Platinum</td>
<td>90 percent</td>
<td>10 percent</td>
</tr>
</tbody>
</table>

Based on average cost of an individual under the plan. Figures may not be the same for every enrolled person.
Provides Help Paying For Insurance

- Starts 2014
- For health insurance purchased through the Marketplace
- Must meet income limits to be eligible
Extends Coverage To Young Adults

Adult children can stay on your family policy until age 26 even if they:

• No longer live with you
• Are married
• Are no longer in school
People Who Have Medicare
For People With Medicare

- Protects guaranteed Medicare benefits
- Improves Medicare benefits
- Lowers out-of-pocket costs for prescription drugs
Lowers Out-Of-Pocket Drug Costs

**2014:**
- 52.5% discount on brand name drugs
- 28% discount on generics

**2020:**
- Coverage gap will disappear
- Part D cost sharing will remain
Medicare Drug Coverage

Initial Benefit

You pay: Deductible and 25% of drug costs

Doughnut Hole

52.5% discount for Brand Name and 28% for Generic

Catastrophic Benefit

You pay: 5% of drug costs
www.aarp.org/doughnuthole
Medicare Covers More Preventive Services

- Expands coverage for preventive care
- No copayments or deductibles for Medicare-approved preventive care

Call Medicare at 1-800-633-4227
www.medicare.gov
Key Points To Remember:

- Increases consumer protections
- Establishes a new way to buy health insurance
- Improves Medicare-covered benefits
Learn how the health care law works for you and your family.

It takes just minutes. Let's get started.

**What U.S. state or territory do you live in?**
(Knowing your state will help us provide you with information relevant to you.)

Select State

Your answers to these questions will help us give you a report that describes how the health care law affects you and your family.

To ensure that your responses remain confidential, none of your information will be saved online.
For More Information

- The Health Care Law
  www.HealthLawAnswers.org

- Medicare
  www.medicare.gov    1-800-633-4227
Questions, Answers & Next Steps