

HEALTH CARE REFORM

**WHAT IT
MEANS FOR YOU**





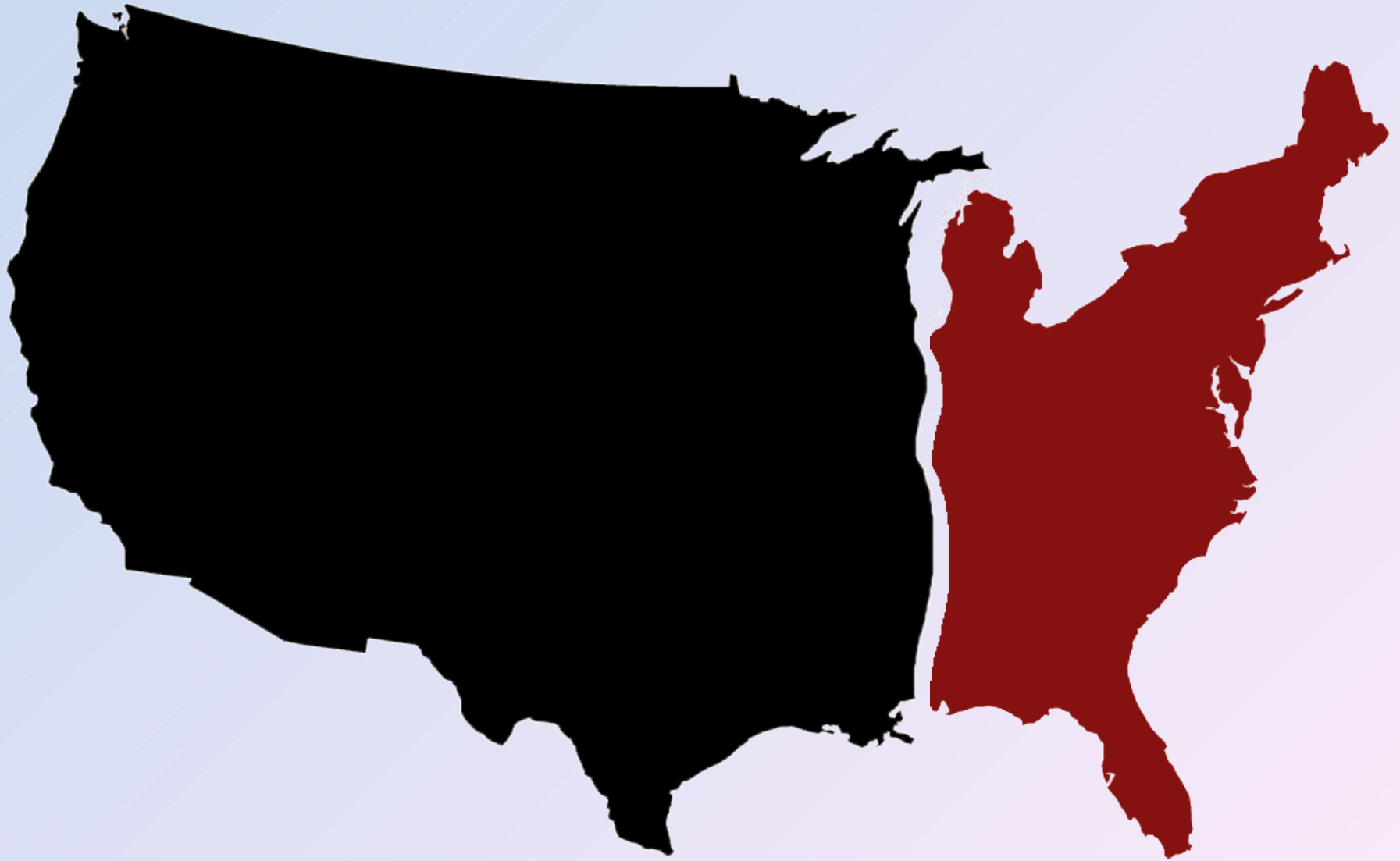
**WHY DID WE NEED HEALTH CARE
REFORM?**

WHAT DID WE WIN?

MYTHS AND LIES

SUMMING UP


Why Reform?





Bold I. Name 1002
Street Address _____
City, State, Zip _____ 19____
Phone Number _____

PAY TO THE
ORDER OF _____ \$
_____ DOLLARS

 **SHAKE 'n BAKE**
FEDERAL FAKE BANK
Jasonville, Indiana 47488

MEMO _____

11:074517114: 75 39621141

BANKRUPTCIES



WHO DO YOU KNOW?

DROPPED

DENIED CLAIMS

DELAYED CLAIMS

**Costs
Double
Without
Reform**

WHO DO YOU KNOW?



**HOW DID
WE GET HERE?**





A man and a woman are seated at a round dining table in a restaurant. The man, on the left, is wearing a blue and white plaid shirt and is looking towards the woman. The woman, on the right, is wearing a light-colored jacket over a white shirt and is looking down at a document she is holding. The table is set with a white tablecloth, a glass of water, and some food. The background shows a dimly lit restaurant interior with other tables and chairs.

SOMETIME IN
THE FUTURE

CH. 01

07-11-94

00 48 48









**WHAT WILL
WE GET?**

AMENDMENT NO. _____

Calendar No. _____

Purpose: In the nature of a substitute.

IN THE SENATE OF THE UNITED STATES—111th Cong., 1st Sess.

H. R. 3590

To amend the Internal Revenue Code of 1986 to modify the first-time homebuyers credit in the case of members of the Armed Forces and certain other Federal employees, and for other purposes.

Referred to the Committee on _____ and
ordered to be printed

Ordered to lie on the table and to be printed

AMENDMENT IN THE NATURE OF A SUBSTITUTE intended to be proposed by Mr. REID (for himself, Mr. BAUCUS, Mr. DODD, and Mr. HARKIN) _____

Viz:

1 Strike all after the enacting clause and insert the fol-

“Patient Protection and Affordable Care Act”.

5 “Patient Protection and Affordable Care Act”.

6 (b) TABLE OF CONTENTS.—The table of contents of

7 this Act is as follows:

Sec. 1. Short title; table of contents.

Seniors and the disabled

Pay full drug costs after
incurring \$3,600 in
Medicare Part D plans

SENIORS



Seniors and the disabled

**\$250 rebate in
2010**

drug discounts in



CHILDREN

DENIED

OVERSEAS

**STOPPE
BECAUSE YOU'RE
SICK**



SMALL BUSINESS WHO PROVIDE COVERAGE

**Up to 1/3 costs covered
through small business
tax credits**

NY Bridge Plan

- **Uninsured for 6 months**
- **Citizens/Lawful Immigrants**
- **Pre-existing condition**



community
healthadvocates

**Individual
assistance to
consumers
statewide**

**No charge to
consumers**

Stop High Rates!

**consumers saved 2.5%
in 2010 because of
reregulation**

**WHAT WILL
EVERYONE GET?**

**STOPPE
BECAUSE YOU'RE
SICK**



**INSURERS REFUSE
TO PAY YOUR BILL**





ANNUAL
LIFE
LIMIT

**GUARANTEE
OF HEALTH
SECURITY**

MALL BUSINESS



285,000 small businesses in New York are eligible for tax credits to cover their employees

SMALL BUSINESS TAX CREDITS

< 25 EMPLOYEES

AVERAGE WAGES: < \$50,000

SMALL BUSINESS TAX CREDITS

UP TO 35%

SMALL BUSINESS TAX CREDITS

2014 – 50%

LARGE EMPLOYER

50+ EMPLOYEES

**MAY PAY A FEE IF THEY
DON'T OFFER COVERAGE**

LARGE EMPLOYER

< 50 EMPLOYEES

CAN USE EXCHANGES

EXCHANGES



**Affordable
for
Individuals
and
Businesses**

PREMIUM CREDIT

\$88,000

FAMILY OF 4

FEE FOR CHOOSING NOT TO BE COVERED

2014 - \$95 or 1%

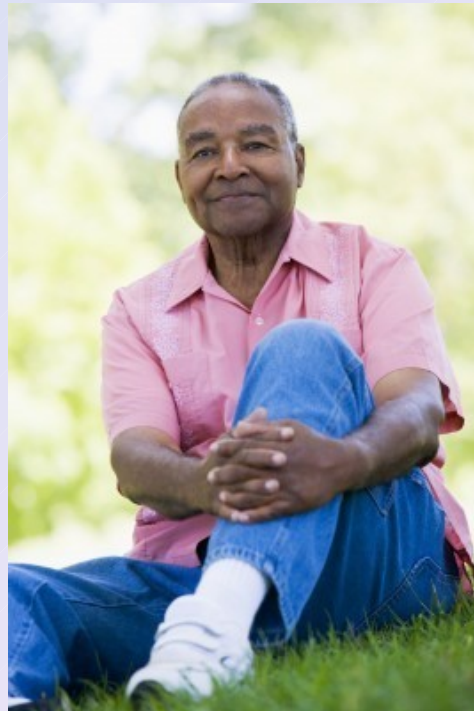
2016 - \$695 or 2.5%

**LIMIT
OUT-OF-POCKET
COSTS**

\$6K – INDIVIDUALS

\$12K - FAMILIES

SENIORS AND THE DISABLED



Prescription Drugs

2010: \$250 REBATE

**2011 and after:
discounts**

2020:

ALL DRUG

COSTS COVERED

Pay only normal co-pays

MAMMOGRAMS

COLONOSCOPIES

ANNUAL WELLNESS

VISIT

~~WASTE~~

~~FRAUD~~

~~ABUSE~~

CHILDREN AND YOUNG ADULTS





**Stay On Your
Parent's Insurance**

Up to Age 26

In New York - 29



**Maintained Until
2019**

Low Income People and Medicaid

**70,000 more childless adults
enrolled**

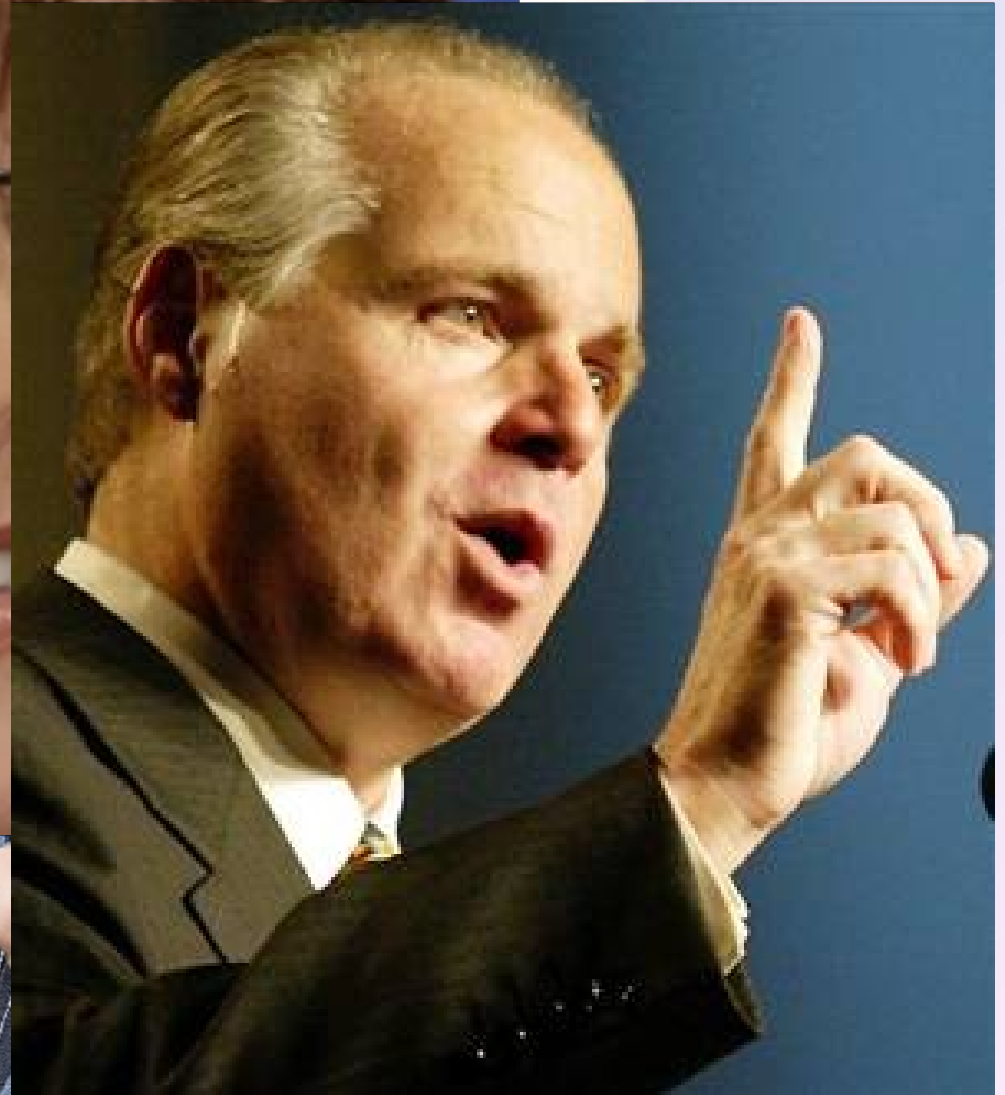
**440,000 others predicted to
enroll**

IMMIGRANTS

E **XCH** **ANG** **S**



MYTHS



MYT

H:

IT'S A

GOVERNMENT

TAKEOVER

**TRUTH
BUILDS ON THE
CURRENT SYSTEM
OF PRIVATE
INSURANCE**

TRUTH

:

NEW

RULES

FOR PRIVATE

INSURANCE

MYT

**H:
YOUR MEDICARE
BENEFITS WILL
BE CUT**

TRUTH

BUDGET REDUCTION

AFFECT INSURANCE

COMPANIES AND

PROVIDERS

TRUTH

**THE NEW LAW
INCREASES
MEDICARE
BENEFITS**

Summing Up

**OVER 2 MILLION
NEW YORKERS**

**AFFORDABLE
COVERAGE OPTION**

**285,000 SMALL
BUSINESSES**

**TAX CREDITS
TO BUY INSURANCE**

SENIORS AND THE DISABLED: 252,000 Get Checks



YOUNG ADULTS: 75,000 Covered



**GUARANTEE
OF HEALTH
SECURITY**



