



AARP®



HEALTH
CARE *and you*

The New Health Care Law: Things You Need to Know



Agenda

- What the health care law means for:
 - People with health insurance
 - People who are uninsured or buy their own coverage
 - People with Medicare
 - People planning for their long-term care



www.aarp.org/getthefacts

People with Health Insurance



Things You Need to Know

Ends discriminatory insurance practices

- You can't be charged excessive premiums because of age, gender or health condition
- Children under age 19 can't be denied coverage for a pre-existing condition
- Insurance companies can't drop coverage if you get sick

**Pre-existing
Conditions**



Eliminates lifetime and annual coverage limits

- Insurance companies can't place lifetime limits on your coverage (2010)
- Insurance companies can't place annual limits on your coverage (2014)



Requires coverage for preventive services

- Applies to new insurance plans
- Covers more preventive care
 - Mammograms
 - Immunizations
 - Screenings for cancer or diabetes



People Who Are Uninsured Or Buy Their Own Coverage



Things You Need to Know

Creates Health Insurance Exchanges

- Makes it easier to buy health insurance
- Offers health insurance plans by 2014
- Creates a set of standard benefits

Creates Health Insurance Exchanges

- Provides help for those who can't afford coverage
 - Tax credits available in 2014
 - Income limits:
 - \$43,000 individual
 - \$58,000 couple



Extends coverage to young adults

- Adult children can stay on your policy until age 26
- Your insurance company can't charge more for older children
- If your adult children can get other coverage, you can't add them to your plan



Expands Medicaid

- Starts in 2014
- Income limits:
 - \$15,000 individual
 - \$20,000 couple



Provides temporary coverage for people with pre-existing conditions

- You must be uninsured **for at least 6 months**
- Accepted on a first-come, first-served basis
- Covers a range of benefits
- Covers pre-existing conditions
- Ends when exchanges start in 2014

Take health care into your own hands

Find Insurance Options

Learn About Prevention

Compare Care Quality

Understand the New Law

Information for You 

Explore your coverage options

Find out which private insurance plans, public programs and community services are available to you.

Pick Your State  



Your Health Care, Explained

Families with Children

Individuals

People with Disabilities

Seniors

Young Adults

Employers



IT'S A NEW DAY FOR HEALTH CARE CONSUMERS

INSURERS CAN'T:

- Deny coverage to kids with pre-existing conditions
- Put lifetime limits on

CONSUMERS CAN:

- Receive cost-free preventive services
- Keep young adults on a

People Who Are on Medicare



Things You Need to Know

For People with Medicare

- Protects guaranteed Medicare benefits
- Improves Medicare benefits
- Lowers out-of-pocket costs for prescription drugs



Other Changes to Medicare Part D

Income-related premiums

- Will apply to those who have Part D drug coverage in 2011
- Income levels start at
 - \$85,000 for a single person
 - \$170,000 for married couples



Covers more preventive services

- Adds a free annual wellness visit
- Expands coverage for preventive care in 2011
- No copayments or deductibles for Medicare-approved preventive care, starting 2011



Call Medicare at 1-800-633-4227
www.medicare.gov

People Planning for Long-Term Care



Things You Need to Know

Helps you pay for long-term care

- Community Living Assistance Services and Supports (CLASS Act)
- Insurance program to help pay for long-term care



Helps you pay for long-term care

- CLASS pays a lifetime cash benefit if you:
 - Paid into the program for at least 5 years
 - Worked at least 3 of the initial 5 years
 - Have a disability



The new health care law: Key points to remember



- Increases consumer protections
- Makes health insurance more accessible and affordable
- Improves and expands Medicare-covered benefits
- Creates new programs to help you get long-term care services
- Offers new benefits for small businesses

For more information

- The new health care law
 - www.aarp.org/getthefacts

- www.healthcare.gov

- Medicare

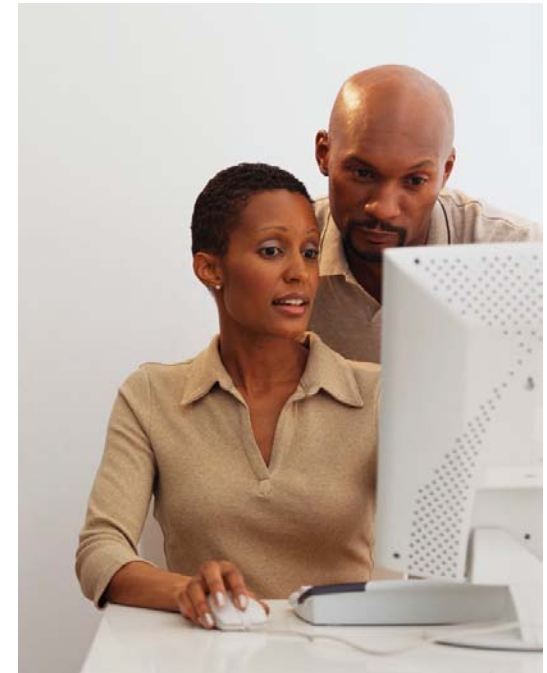
- 1-800-633-4227

- www.medicare.gov

- Insurance plans in your state

- <http://insurance.ky.gov/>

- www.SHIPtalk.org - State Health Insurance Assistance Program



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What the Health Care Law Means for This Family – and Yours

Sweeping new protections have begun. [Read](#)

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