



Health Reform for LGBT Americans

The Affordable Care Act Gives LGBT Americans Greater Control over Their Own Health Care.

Lower Costs

✓ Expands the Medicaid Program

- Expands the Medicaid program to more Americans. This expansion will increase access to care for low-income adults including many people living with HIV/AIDS.

✓ Insurance Industry Reforms that Save Money

- This year, eliminates all lifetime limits on how much insurance companies cover if beneficiaries get sick and bans insurance companies from dropping people from coverage when they get sick. The Act also restricts the use of annual limits in all new plans and existing employer plans this year, until 2014 when all annual limits for these plans are prohibited.
- Going forward, plans in the new Health Insurance Exchanges and all new plans will have a cap on what insurance companies can require beneficiaries to pay in out-of-pocket expenses, such as co-pays and deductibles.

✓ Financial Relief

- This year, provides tax credits to small businesses so they can offer competitive, affordable health care to their employees.
- This year, provides a \$250 rebate to Medicare beneficiaries who hit the donut hole in 2010. Beginning in 2011, the Act institutes a 50 percent discount on brand name drugs in the donut hole, and the Act will completely close the donut hole for all prescription drugs by 2020.
- Supports States starting in plan year 2011 in requiring health insurance companies to submit justification for requested premium increases, and insurance companies with excessive or unjustified premium exchanges may not be able to participate in the new Exchanges.
- Cracks down on excessive insurance overhead starting in 2011 by applying standards to how much insurance companies can spend on non-medical costs, such as bureaucracy, executive salaries, and marketing, and provides consumers a rebate if non-medical costs are too high.
- Provides tax credits for individuals who cannot afford quality health insurance.

✓ Supports Early Retiree Health Coverage

- Provides \$5 billion in financial assistance to employer health plans that cover early retirees. This temporary program will make it easier for employers to provide early retirees coverage and will provide premium relief of up to \$1,200 for every family with insurance through those employers. This provision will work to improve the percentage of large firms

providing workers with retiree coverage, which dropped from 66 percent in 1988 to 31 percent in 2008.

Greater Choices for LGBT Americans

✓ Ends Insurance Company Discrimination

- This year, prohibits insurance companies from denying children coverage based on pre-existing conditions. Going forward, the Act will prohibit insurance companies from denying individuals coverage because of a pre-existing condition, excluding coverage of that condition, or charging more because of health status or gender.
- This year, provides access to affordable insurance for uninsured Americans with pre-existing conditions through a temporary, subsidized high-risk pool, which will help protect them from medical bankruptcy. This high risk pool is a stop-gap measure that will serve as a bridge to a reformed health insurance marketplace.

✓ More Affordable Choices and Competition

- Creates state-based health insurance Exchanges to provide LGBT Americans with the same private insurance choices that the President and Members of Congress will have, including multi-state plans to foster competition and increase consumer choice.

✓ Insurance Security

- Ensures that LGBT Americans always have guaranteed choices of quality, affordable health insurance if they lose their jobs, switch jobs, move, or become sick, through creation of Exchanges.

✓ One-Stop Shopping

- Provides standardized, easy-to-understand information through the Exchanges on different health insurance plans available in a geographic region so individuals can easily compare prices, benefits and performance of health plans to decide which quality affordable option is right for them.

✓ Independent Appeals Process

- This year, ensures consumers in new plans have access to a straightforward and independent appeals process to appeal decisions by their health insurance plan.

Quality, Affordable Health Care for all Americans

✓ Preventive Care for Better Health

- This year, requires new plans to cover prevention and wellness benefits at no charge by exempting these benefits from deductibles and other cost-sharing requirements.
- Eliminates co-payments for preventive services and exempts preventive services from deductibles under the Medicare program beginning in 2011.
- Ensures coverage of prevention and basic health services, including maternity benefits, in the new Exchanges to create a system that encourages innovations in health care to prevent illness and disease before they require more costly treatment.

✓ Increases the Number of Primary Care Practitioners

- Provides new investments to increase the number of primary care practitioners, including doctors, nurses, nurse practitioners, and physician assistants.

✓ Fight Health Disparities

- Moves toward elimination of disparities that many Americans currently face both in their health and in their health care by investing in data collection and research about health disparities. Expands initiatives to increase the diversity of health care professionals and strengthen cultural competency training among health care providers.

✓ **Improve Care for Chronic Disease**

- Invests in innovations such as medical homes and care coordination demonstrations in Medicare and Medicaid to assist one in every 10 Americans who experience a major limitation in activity because of a chronic condition.