

# How the New Health Care Law Helps ▶ YOU



▶ You can't be dropped or denied health insurance if you get sick.



▶ Small businesses and non-profits will get financial help to provide insurance.



▶ Your kids will be covered.

▶ Seniors will pay lower costs for prescriptions and get preventive health care.



▶ Insurance for individuals and families will be more affordable, and there will be help to pay for it.

For More Information On How to Get Health Coverage, Visit:

[www.NYConsumerHealth.org](http://www.NYConsumerHealth.org)

**PUBLIC POLICY AND EDUCATION FUND OF NEW YORK**

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**You can't be denied insurance for a past illness.** Children previously treated for diseases like cancer can't be denied coverage starting this year and adults by 2014. Also this year, a new coverage program will be set up for adults who can't find or afford insurance and have a pre-existing condition.

**You can't be dropped and your coverage can't be capped.** Gone are the days when you run out of coverage if you get cancer, HIV/AIDs or other serious illnesses: lifetime limits will be banned this year and annual limits will be restricted now and eliminated in 2014.

**Small businesses and non-profits will get financial help to provide insurance for their employees.** Starting now, small businesses can get tax credits of up to 35% of their insurance costs rising to 50% in 2014. And starting in 2014, small employers will be able to purchase cheaper insurance through an exchange.

**Seniors and others won't go broke due to high drug costs.** Seniors and the disabled with high enough drug costs so that they fall into the "donut hole" will get a \$250 rebate check this year. By 2020, the "donut hole" will be eliminated: only the 25% co-pay will remain. For others, co-pays and deductibles will eventually be eliminated.

**Young adults up to 29 have new coverage options.** Starting this year, due to the new federal law and a new state law, you can stay on your parent's health insurance plan.

**If you have coverage through your job, it's likely to be cheaper.** When the law fully kicks in, if your current insurance is too expensive, you'll be able to buy insurance through an exchange and get financial help to do it.

**If you don't have employer coverage, you'll be able to purchase lower cost coverage.** Starting in 2014, if you earn up to roughly \$88,000 a year (family of four), you'll get financial aid to buy coverage: up to 1.6 million New Yorkers will be helped. You will be able to buy cheaper coverage through "exchanges" - shopping malls for insurance. Exchanges will also set standards to keep insurers honest.

**Preventative services will be free.** This protection, which starts this year, means you won't be stopped from getting necessary services like vaccinations and mammograms because of cost.

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