

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

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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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