

Taking the pulse of Health Care Reform



In the coming months and years many components of federal health care reform legislation will start taking effect. Here are some of the benefits we'll be seeing:

2010

- ✓ Insurers cannot deny people coverage when they get sick.
- ✓ Insurers cannot deny coverage to children with pre-existing conditions.
- ✓ Insurers cannot impose lifetime caps on coverage.
- ✓ Insurers required to allow people to stay on their parents' policies until they turn 26 (27 in the state of Wisconsin).
- ✓ \$250 rebate provided this year to Medicare prescription drug beneficiaries whose initial benefits run out.
- ✓ Immediate access to high-risk pools for people with no insurance because of pre-existing conditions.

2011

- ✓ Individual and small group market plans required to spend 80 percent of premium dollars on medical services. Large group plans would have to spend at least 85 percent.

2013

- ✓ Medicare payroll tax increased and expanded to dividend, interest and other unearned income for singles earning more than \$200,000 and joint filers making more than \$250,000.

2014

- ✓ Subsidies provided for families earning up to 400 percent of poverty level, currently about \$88,000 a year, to purchase health insurance.
- ✓ Most employers required to provide coverage or face penalties.
- ✓ Most people required to obtain coverage or face penalties.

2018

- ✓ Excise tax imposed on high-end insurance policies, payable by employers.

2019

- ✓ Health insurance coverage expanded to 32 million people.