

What Effect Will Health System Reform Have on Me?

Some changes in the health system reform law that was just passed won't happen for years. But there are many that will have an impact on you as a patient right away. Find out what they are below.

2010 Health System Reform Changes

1. Insurers cannot place unreasonable limits on the total amount they will pay for your health care benefits in a given year or over your lifetime.
2. If you have a pre-existing health condition, you can purchase insurance through a "high-risk pool." This will limit your personal out-of-pocket expenses.
3. Health insurers cannot cancel your insurance if you get sick to avoid covering the costs of your health care needs.
4. Young adults up to age 26, whether married or unmarried, can stay on their parent's health insurance policy.
5. Children ages 18 and younger cannot be denied coverage simply because they have a pre-existing health condition.
6. Starting this year, the Medicare prescription drug coverage gap, commonly called the "donut hole," will shrink by \$250. If you enter the donut hole, you will receive a rebate for this amount. (The donut hole requires you to pay 100 percent of your prescription costs from \$2,400 to \$3,850 in prescription drug benefits.)
7. Group and individual health plans must cover preventive care such as mammograms and childhood immunizations without charging a co-pay or requiring a deductible.
8. A temporary reinsurance program will help companies provide early retiree health benefits for those ages 55-64.
9. Group and individual health plans must start an effective appeals process for treatments or claims that are denied.
10. A new website will help you find affordable health coverage in your state.
11. Health plans must start reporting how much of your premium payment is spent on medical care. They must give you a rebate if less than 85 percent is spent on care for large group plans and 80 percent is spent on care for individual or small group plans.
12. A 10 percent tax will be imposed on indoor tanning services beginning July 1.
13. Insurers must cover maternity care in basic insurance policies and cannot limit maternity coverage.



Pennsylvania
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Additional resources available at: www.myfamilywellness.org/healthreform