

## The National Health Care Law What Does it Mean for Me?

### Already in Effect

**Do you have a preexisting health condition and have you been uninsured for six months because of it?** The federal government now has a high risk pool through which you can buy health insurance *at standard rates*. <http://www.healthcare.gov/law/provisions/preexisting/states/sc.html> has the premiums and links to apply.

**Do you have children under age 26?** Most insurers who offer dependent coverage now have to cover those children under age on your family policy.

**Do you have a health condition which might cost more than your insurance will cover?** Insurers cannot have lifetime caps on benefits. Annual caps will gradually phase out until 2014.

**Are you caught in the Medicare, Part D “doughnut hole” where your insurance doesn’t cover prescriptions?** In 2010, Part D prescription drug enrollees with any spending in the coverage gap received a \$250 rebate. In 2011, coinsurance began going down from 100 percent in 2010 to 25 percent by 2020 for generic drugs in the ‘doughnut hole’. For brand name drugs, a combination of discounts and federal subsidies will reduce out of pocket costs by 2020 to 25 % of the drug price.

**Are you afraid to use your health insurance on anything not major because you think the insurer will cancel your insurance?** In most cases, health insurers cannot cancel your insurance as long as you pay your premiums and don’t commit fraud or intentionally misrepresent something.

**Do you need preventive care and screening, but you can’t afford the co-pays and deductibles?** On new policies insurers cannot require co-pays or deductibles for preventive care and immunizations

**Do you owe a lot hospital debt to a nonprofit hospital?** Nonprofit hospitals must: 1) have a financial assistance policy that indicates whether free or discounted care is available; 2) limit charges to patients who qualify for financial assistance to the amount generally billed to insured patients; and 3) make reasonable attempts to determine eligibility for financial assistance before undertaking extraordinary collection actions.

**Do you own a small business with under 25 employees and an average annual salary of less than \$50,000?** You are eligible for tax credits that could cover up to 35 % of the cost of health insurance premiums for your business.

**Are you confused by health insurance?** The state will be required to set up an Office of Health Insurance Consumer Assistance or an ombudsman program to serve as an advocate for people with private coverage. You can go to <http://finder.healthcare.gov/?state=&x=13&y=7> to get help on figuring out health coverage.

**Do you see your insurance premiums going up and up but you are getting less coverage?** Insurers will have to spend no less than 80-85 % of your premium dollar on paying for health care and quality, instead of advertising, profits and claims management. If they spend less, they will have to pay their customers back some of their premiums.