

## The new health care law: What's in it for me & Tennessee?

Tennesseans and their families will receive security and peace of mind from the new health care law, the Patient Protection and Affordable Care Act. Benefits begin this year, with most benefits in place by 2014.

## BENEFITS BEGIN in 2010



### 2010

- **An ounce of prevention is worth of pound of cure, and it is now free!** All newly sold insurance plans will be required to cover prevention and wellness benefits with no deductibles or cost-sharing. This requirement applies to both private and public insurance coverage.
- **Protection for everyone against worst insurance company practices:**
  - Insurers prohibited from dropping people from coverage when they get sick
  - Insurers prohibited from denying coverage to children with pre-existing conditions
  - Help for adults with pre-existing conditions through Tennessee's high-risk pool, Access TN, or the new federally-operated high-risk pool that opens in July
  - No more over-charging--insurance companies required to report and justify premium rates, and any requests to increase premiums
- **Parents have the choice of keeping their kids (up to age 26) on their insurance**
- **Medicare: Seniors and other beneficiaries will get much needed relief with a \$250 rebate** to offset prescription drug costs; and **no copayments or deductibles for preventative care**
- **Small businesses with 25 or less employees may be eligible for tax credits** to offset up to 35 percent of employer' portion of their workers' premiums
- **Protection for consumers from being overcharged** by hospitals and subjected to extraordinary collection actions against patients
- **Invest in the health professional workforce** through expanded training, scholarships, and loans for new primary care doctors, nurse practitioners and other medical staff
- **Increase quality and access** through new federal funding for community health centers

These benefits are just a few found in the historic health care reform that will bring security and peace of mind to individuals, families and small businesses. The complexity of our health care system means it will take about four years to fully implement the law. Stay in touch with THCC to stay up-to-date, [www.thcc2.org](http://www.thcc2.org).



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