

THE NEW HEALTH CARE LAW: WHAT'S IN IT FOR ME & TENNESSEE?

Tennesseans and their families will soon begin to receive security and peace of mind from the new health care law, the Patients Protection and Affordable Care Act. Starting this summer and fall, Tennesseans will begin to reap these benefits:

- **Free preventative care** for everyone with private health insurance. This means no co-payments for screenings and tests for to check for diseases such as diabetes and cancer.
- **Protection for everyone against worst insurance company practices:**
 - *Insurers will be prohibited from dropping people from coverage when they get sick.*
 - *Insurers will be prohibited from denying coverage to children with pre-existing conditions.*
 - *Help for adults with pre-existing conditions through premium assistance for Tennessee's high-risk pool, Access TN.*
- **Parents will have the choice of keeping their kids (up to age 26) on their insurance.**
- **Seniors and others enrolled in Medicare will each receive a \$250 rebate** to off-set prescription drug costs.
- **Small businesses with 25 or less employees will received tax credits** to off-set 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.
- **Build the health professional workforce** through expanded training, scholarships, and loans.
- **Increase quality and access** through new federal funding for community health centers

These benefits are just a few found in the historic civil rights law that will bring health and financial security and peace of mind to individuals, families and small businesses in our state and nation. 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 with new benefits as they happen.

For more information about the Timeline of Benefits – Years 2010-2014, visit the Kaiser Family Foundation @ <http://kff.org/healthreform/8060.cfm>



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