

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

BENEFITS for PEOPLE with DISABILITIES

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.



Medicaid:

2010

- Eligibility levels for Medicaid cannot be reduced, states have option to expand

2011

- States receive incentives to offer home and community-based services, helping you live in your home instead of an institutional setting

2013

- Increased Medicaid payments for primary care services provided by primary care doctors

2014

- Medicaid expanded to everybody under age 65 with incomes up to 133% FPL—no asset test

Medicare:

2010

- Eliminate co-payments for preventive services
- Exempt preventive services from deductibles on Medicare
- \$250 rebate to Medicare beneficiaries who incur cost exceeding their \$2,700 worth of coverage, called the doughnut hole in Medicare Part D
- No guaranteed Medicare benefits are cut

2011

- 50% discount on brand-name drugs in the doughnut hole
- Stronger incentives for hospitals to reduce avoidable, harmful re-admissions and reduce medical errors and acquired infections

2020

- Doughnut hole is expected to be fully close; beneficiary cost-sharing reduced to 25% of the total cost of prescription drugs, annually

Beginning in 2014, insurers cannot deny anyone coverage for pre-existing conditions, health premiums cannot be rated based on health status, and no annual or lifetime benefit caps allowed.

News and info for and about people with disabilities found at Tennessee Disability Coalition @

<http://www.tndisability.org>



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