

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

BENEFITS for the UNINSURED

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.



2010

- **High-risk pools:** In addition Access TN (our existing high-risk pool), the health reform law creates a second, temporary high-risk pool that provides immediate access to insurance for any Tennessean with a pre-existing condition who has been uninsured for least 6 months. **The new high-risk pool begins in July.** Tennessee's high-risk pools are bridge coverage until coverage expansions through the Exchange and TennCare happen in 2014.
- Increased funding for Community Health Centers (CHC), which provide free or low-cost, sliding-fee scale services. Increasing the number of the CHC's means increase in access and affordability of care, especially in rural areas.
- Adult children (up to age 26) will be able to stay on parents insurance, with parents permission and provided that they don't have access to employer sponsored coverage
- Children with pre-existing conditions can no longer be denied coverage by insurers
- Uninsured patients protected by new nonprofit hospital standards:
 - Written financial assistance policies clearly stating eligibility guidelines & how to apply
 - Protections from being overcharged
 - Prohibits extraordinary collection actions against patients

2014

- Adults with pre-existing conditions can no longer be denied affordable insurance
- Individuals buy insurance through a new online, state-based marketplace called an *exchange*
- Individuals and families may receive subsidies to help buy coverage from the health insurance exchange. Based on your income, there will be a cap to the amount you will be charged for premiums and your out-of-pocket expenses will also be capped
- Medicaid will expand to all adults and children with incomes up to 133 percent of the poverty level
- Those who cannot afford to buy insurance may apply for a hardship waiver; subsidies will be available to Tennesseans with incomes of up to 400 percent of the poverty level
- If you can afford coverage and choose not to buy it, you will be fined an amount that escalates each year, up to a maximum of \$2,085 or 2.5% of household income in 2016
- Caps on annual benefits are banned

