

## 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 and harmful re-admissions and reduce medical errors and acquired infections that occur too frequently

#### 2020

- Doughnut hole is expected to be fully closed; 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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