

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

BENEFITS for 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.

Beginning this year and continuing over the next decade, we will experience significant benefits:



- **Improved coverage for 3.7 million already insured**

Benefits start this year that protect Tennesseans 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
- No more over-charging -- insurance companies now required to report and justify their premium rates, and any requests to increase premiums
- Increased transparency: health insurance companies must report proportion of premiums spent on patient care vs. administration, profits, and marketing
- All newly sold insurance plans will be required to cover prevention and wellness benefits with no deductibles or cost-sharing

- **Coverage for 650,000 currently uninsured**

- 350,000 covered through the Exchange
- 300,000 covered through TennCare expansion
- Five-year investment for expansion: Federal: \$21.5 billion; state: \$1.1 billion

- **1.7 million families and individuals will get help to afford coverage** through tax credits and premium assistance

- **Tax credits to 113,600 small businesses** to help offset cost sharing for employer-sponsored insurance

- **Shrink doughnut hole for 1 million** seniors and people with disabilities

- **475,000 young adults can stay on parent's insurance** (if parents choose this option)

- **22,000 families protected from medical bankruptcy**

- Funding for **185 new community health centers**, for delivery primary care

- **Costs of uncompensated care reduced by \$603 million, annually**

Benefits by Tennessee Congressional District found @

http://energycommerce.house.gov/index.php?option=com_content&view=article&id=1924:benefits-of-health-care-reform-district-by-district-impact&catid=169:legislation&Itemid=55



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