



## Health Reform for Americans with Disabilities

### Greater Choices for Americans with Disabilities

- ✓ **Eliminates Insurance Company Discrimination**
  - Prevents insurance companies from denying coverage or charging more based on a person's medical history, including genetic information.
  - Provides people who have health problems, but who lack access to health insurance, access to a plan that protects them from medical bankruptcy, within 90 days of enactment. This high risk pool is a stop-gap measure that will serve as a bridge to a reformed health insurance marketplace.
- ✓ **More Affordable Choices and Competition**
  - Creates state-based health insurance Exchanges to offer a variety of choices, including private options, co-ops, and multi-state plans, to foster competition and increase choice. Provides premium tax credits to those who can't afford coverage, significantly increasing access to a choice of health insurance plans for individuals with disabilities and enabling individuals to keep their jobs rather than giving up employment in order to receive Medicaid benefits.
- ✓ **One-Stop Shopping**
  - Provides standardized, easy-to-understand information through the Exchange on different health insurance plans so Americans can easily compare health plans to choose the quality, affordable option that is right for them.
- ✓ **Insurance Security**
  - Ensures that families always have guaranteed choices of quality, affordable health insurance whether they lose their job, switch jobs, move, or get sick, through creation of Exchanges.
- ✓ **New Options for Long-Term Supports and Services**
  - Provides a new, voluntary, self-insured insurance program that helps families pay for the costs of long-term supports and services if a loved one develops a disability.
  - Creates new options for states to provide home and community based services in Medicaid, enabling more people with disabilities to access long-term services in the setting they choose.
- ✓ **Expands the Medicaid Program**
  - Expands the Medicaid program to more Americans, including people with disabilities. This expansion will assist low-income adults who have disabilities.

### Lowering Costs by Rewarding Quality and Cutting Waste

- ✓ **Insurance Industry Reforms that Save Money**
  - Caps what insurance companies can require families to pay in out-of-pocket expenses, such as co-pays and deductibles, prohibits lifetime limits on how much insurance companies cover if beneficiaries get sick, and regulates the use of annual limits to ensure access to necessary care, until 2014 when annual limits are prohibited.
- ✓ **Premium Relief**
  - Requires premium rate reviews to track any arbitrary premium increases, cracks down on excessive insurance overhead by applying standards on how much insurance companies can spend on non-medical costs, such as bureaucracy and advertising, and provides consumers a rebate if non-medical costs are too high. Provides sliding scale premium tax credits for those who cannot afford quality health insurance.

### Assuring Accessible, Quality, Affordable Health Care for People with Disabilities

- ✓ **Preventive Care for Better Health**
  - Ensures that all Americans have access to free preventive services under their health insurance plans and invests in prevention and public health to encourage innovations in health care that prevent illness and

disease before they require more costly treatment. People with disabilities are less likely to receive preventive care and are more likely to be diagnosed with screenable cancers at a later stage.

- Improves access to medical diagnostic equipment so people with disabilities can receive routine preventive care.

✓ **Addresses Health Disparities**

- Moves toward eliminating disparities by improving data collection on health disparities for individuals with disabilities and improving training of health providers.

✓ **Improve Care for Chronic Disease**

- Invests in innovations such as medical homes and care coordination demonstrations in Medicare and Medicaid to prevent disabilities from occurring and progressing and to assist one in every 10 Americans who experience a major limitation in activity because of a chronic condition.
- Creates a temporary tax credit to encourage investments in new therapies to prevent, diagnose, and treat acute and chronic diseases.