



## Health Reform for American Families

### Lower Costs for American Families

- ✓ **Insurance Industry Reforms that Save Families 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 for Working Families**
  - 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 families that cannot afford quality health insurance.
- ✓ **Reduces Cost-Shifting**
  - Covers more Americans to reduce cost-shifting that increases on premiums for insured Americans. To pay for the cost of uncompensated care, medical providers pass costs on to private insurers, which pass them on to families, increasing family premiums by, on average, over \$1,100 a year.

### Greater Choices for American Families

- ✓ **Ends Insurance Company Discrimination**
  - Prohibits insurance companies from denying families health insurance because of a pre-existing health condition or excluding coverage of that condition, dropping coverage if a family member gets sick, or charging more because of health status or gender.
  - 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 provide families with a variety of choices, including private options, co-ops, and multi-state plans, to foster competition and increase choice.
- ✓ **One-Stop Shopping to Put Families in Charge**
  - Provides standardized, easy-to-understand information through the Exchange on different health insurance plans offered in a geographic region so families can easily compare prices, benefits, and performance of health plans to decide which quality affordable option 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.

### Quality, Affordable Health Care for all American Families

- ✓ **Preventive Care for Better Health**
  - Ensures free preventive services under all 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.
- ✓ **Tax Credits and Premium Assistance for Families and their Employers**
  - Provides sliding scale tax credits to working families to make sure they can afford quality coverage, and a sliding scale tax credit to small businesses so they can offer competitive, affordable rates to their employees.

### Promoting Families

- ✓ **Tax Credits for Adoption**
  - Increases the adoption tax credit and adoption assistance exclusion to \$13,170 for 2010 and makes the credit refundable so that it is more readily available for all families. The credit is extended through 2011.