

The Affordable Care Act

Did you know it helps you?

Since the Affordable Care Act (ACA), commonly known as *Obamacare*, was passed in 2010, it has been easier for people to get, keep and afford health benefits. It helps protect consumers from discriminatory insurance practices, focuses on preventive care, including access to coverage for millions of Americans, and cuts costs. Many Connecticut residents are already seeing benefits of the ACA. Here are the facts on how it's helping you and other residents.

Protects consumers

- ☆ Insurers can't drop your coverage even if you become sick or disabled
- ☆ Plans can't limit how much they pay for your lifetime medical costs
- ☆ Your preventive care such as blood tests, mammograms and physicals do not have co-payments or deductibles
- ☆ Insurers must use at least 80 cents of every premium dollar for health care; if they spend less, refunds go to consumers
- ☆ Coverage cannot be denied to children who have pre-existing conditions such as asthma or diabetes
- ☆ Parents can keep their adult children on their health insurance until they reach age 26
- ☆ Lower prescription drug costs help close the Medicare "donut hole," which will be fully eliminated by 2020
- ☆ Tax credits help some small employers pay for health insurance for their employees

Invests in better care for everyone

- ☆ Funding and incentives ensure more doctors and nurses are trained to provide high quality care
- ☆ Community health centers and other public health resources are expanded
- ☆ New innovations improve care, control costs and help people lead healthier lives

Offers new insurance choices in 2014

Beginning in 2014, new, consumer-friendly health insurance marketplaces will enable people to choose a plan that will work for them, and meet the law's requirement for coverage.

Connecticut's new marketplace, **Access Health CT**, will offer insurance options to individuals, families and small employers, beginning October 1, 2013, with insurance effective January 1, 2014. More than 200,000 uninsured state residents will be eligible for up-front discounts to help defray the cost of health insurance premiums.

- ☆ Businesses with fewer than 50 employees will see tax credits increase
- ☆ Medicaid will expand to cover more low-income people
- ☆ **Healthy CT**, a new, consumer-oriented nonprofit health plan will offer an added insurance choice

Delivers stronger consumer protections

Insurance companies will be:

- ☆ Prohibited from denying coverage or charging higher premiums to adults as well as children with pre-existing conditions such as diabetes and asthma
- ☆ Prohibited from charging women more than men
- ☆ Required to provide coverage for essential services such as hospitalization, emergency care, prescription drugs, mental health, maternity and newborn care and pediatric dental and vision care

While the ACA is a big step forward, we have a way to go to ensure universal access to quality, affordable health care for everyone in our state. You can help.

Join us

Go to www.universalhealthct.org where you can:

- ☆ Sign up
- ☆ Stay informed and learn what you can do
- ☆ Share your health care story with us
- ☆ Donate to support our efforts to reach more people
- ☆ Follow us on Facebook and Twitter

Resources

- ☆ National clearinghouse of information about the ACA: www.healthcare.gov
- ☆ Connecticut's new health insurance marketplace, Access Health CT: www.accesshealthct.org



UNIVERSAL HEALTH CARE
FOUNDATION OF CONNECTICUT

Universal Health Care Foundation of Connecticut is an independent, nonprofit, statewide philanthropy based in Meriden. The Foundation supports research-based policy, advocacy and public education that advances the achievement of quality, affordable health care for everyone in the state.

Your support will help us to reach more people. Make your donation today at www.universalhealthct.org

Our Mission

The mission of Universal Health Care Foundation of Connecticut is to serve as a catalyst that engages people and communities in shaping a health system that provides universal health access to quality care and promotes health in Connecticut. We believe that health care is a fundamental right and that our work is part of a broader movement for social and economic justice.

290 Pratt Street, Meriden, CT 06450
(203)639-0550 | info@universalhealthct.org
www.universalhealthct.org

 Follow us: Universal Health Care Foundation of Connecticut
Connect with our blog: hub.universalhealthct.org

