

FIVE IMMEDIATE CONSUMER BENEFITS UNDER DEMOCRATIC HEALTH REFORM LEGISLATION

1. **Stops insurance companies from denying care based on “pre-existing conditions.”**
 - Immediately people who are uninsured due to a pre-existing condition can buy insurance through a special insurance program
 - Within 6 months of passage, no new health plan can discriminate against children with pre-existing conditions.
 - In a few years, no insurance plan can deny coverage to anyone for pre-existing conditions.
2. **Stops some of the worst insurance company abuses.** Insurance companies can no longer:
 - Cancel insurance coverage retroactively when you get sick (rescission)
 - Put lifetime limits on the dollar value of benefits
3. **Expands coverage and care for the uninsured and people with insurance:**
 - Allow young adults up to age 26 to stay covered on their parents’ insurance
 - Offer free preventive benefits in new plans
4. **Reduces prescription drug costs for seniors.** Seniors whose spending falls into Medicare’s prescription drug donut hole will have \$250 of immediate help and the entire coverage gap will be eliminated over time.
5. **Saves money for small businesses.** Small businesses choosing to offer coverage to workers will receive a tax benefit of up to 35% of premiums.

And these steps lay the groundwork for covering an additional 31 million uninsured Americans so that –

- For example, a family of 3 earning \$37,000 would pay less than \$200 per month for good health insurance for the entire family. The family’s out-of-pocket costs would be limited, too, so even if someone in the family faced a serious illness, they would not have to pay more than \$4,000 in out-of-pocket expenses.