



## TOP 14 PROVISIONS THAT TAKE EFFECT IMMEDIATELY

- 1. BEGINS TO CLOSE THE MEDICARE PART D DONUT HOLE** — Reduces the donut hole by \$500 and institutes a 50% discount on brand-name drugs, effective January 1, 2010.
- 2. IMMEDIATE HELP FOR THE UNINSURED UNTIL EXCHANGE IS AVAILABLE (INTERIM HIGH-RISK POOL)** — Creates a temporary insurance program until the Exchange is available for individuals who have been uninsured for several months or have been denied a policy because of pre-existing conditions.
- 3. BANS LIFETIME LIMITS ON COVERAGE**—Prohibits health insurance companies from placing lifetime caps on coverage.
- 4. ENDS RESCISSIONS**—Prohibits insurers from nullifying or rescinding a patient's policy when they file a claim for benefits, except in the case of fraud.
- 5. EXTENDS COVERAGE FOR YOUNG PEOPLE UP TO 27<sup>TH</sup> BIRTHDAY THROUGH PARENTS' INSURANCE**— Requires health plans to allow young people through age 26 to remain on their parents' insurance policy, at the parents' choice.
- 6. ELIMINATES COST-SHARING FOR PREVENTIVE SERVICES IN MEDICARE**—Eliminates co-payments for preventive services and exempts preventive services from deductibles under the Medicare program.
- 7. IMPROVES HELP FOR LOW-INCOME MEDICARE BENEFICIARIES**—Improves the low-income protection programs in Medicare to assure more individuals are able to access this vital help.
- 8. PROVIDES NEW CONSUMER PROTECTIONS IN MEDICARE ADVANTAGE**— Prohibits Medicare Advantage plans from charging enrollees higher cost-sharing for services in their private plan than what is charged in traditional Medicare.
- 9. IMMEDIATE SUNSHINE ON PRICE GOUGING**—Discourages excessive price increases by insurance companies through review and disclosure of insurance rate increases.
- 10. CONTINUITY FOR DISPLACED WORKERS**—Allows Americans to keep their COBRA coverage until the Exchange is in place and they can access affordable coverage.
- 11. CREATES NEW, VOLUNTARY, PUBLIC LONG-TERM CARE INSURANCE PROGRAM**—Creates a long-term care insurance program to be financed by voluntary payroll deductions to provide benefits to adults who become functionally disabled.
- 12. HELP FOR EARLY RETIREES**—Creates a \$10 billion fund to finance a temporary reinsurance program to help offset the costs of expensive health claims for employers that provide health benefits for retirees age 55-64.
- 13. COMMUNITY HEALTH CENTERS**—Increases funding for Community Health Centers to allow for a doubling of the number of patients seen by the centers over the next 5 years.
- 14. INCREASING NUMBER OF PRIMARY CARE DOCTORS** — Provides new investment in training programs to increase the number of primary care doctors, nurses, and public health professionals.