

Health Care Reform: *Where do we go Now?*

After discussing, debating and analyzing for more than a year, Congress recently passed health care reform legislation.

While conservatives may claim that health care reform will destroy the economy, here are some facts that illustrate that health care reform will benefit working families.


First, if you have employer-sponsored health care coverage won at the bargaining table, you'll keep it. Secondly, the tax on health care benefits in high-cost plans has been reduced by 85 percent and delayed until 2018. Additionally, the new law:

- Ends insurance companies' most abusive practices, including denying coverage to people with pre-existing conditions, beginning in 2014 for adults, and this September for children. The insurance industry already tried to avoid covering sick kids, but that maneuver came to a quick end.

- Eliminates annual and lifetime limits on benefits, ends discriminatory premiums for women and requires government review of excessive rate increases.

- Lowers health care costs for working families by creating new health

HERE'S THE HEALTH CARE REFORM TIMELINE:



- Tax credits for small businesses
- Drug help for seniors
- Coverage for pre-existing conditions

- All kids get covered
- Can't get dropped if you get sick
- No more lifetime limits
- Children can stay on until 26

- Premium payment reformed (80%-85% for medical care)
- Free Medicare preventative care

- Total ban on pre-existing condition denials
- Health exchanges open
- End to annual limits on benefits

Source: The Rachel Maddow Show

insurance exchanges to increase competition and provides tax credits and cost-sharing assistance for middle- and lower-income families to purchase insurance.

- Helps seniors purchase prescription drugs, closes the Medicare prescription drug "donut hole" and ensures seniors get free preventive care under Medicare.

(Source: Compiled from AFL-CIO and Segal Company).

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