



HEALTH CARE *and you*

The New Health Care Law Timeline: When Changes Come About

Congress enacted a new health care law which brings a number of benefits for all Americans, including people over 50. Some of these changes you will see this year. Others phase in over the next several years.

2010

- Those who reach the Medicare Part D coverage gap or “doughnut hole” receive a \$250 rebate to help pay for prescription drugs.
- Employers providing retiree health insurance get funding to encourage continued coverage to early retirees.
- Temporary insurance, also known as “high risk pools,” begins covering people who have a pre-existing condition and have been without insurance for the last 6 months.
- Young adults up to age 26 can remain on their family’s health insurance plan.
- Individuals with new employer-based or individual insurance plans do not have to pay a deductible and other out of pocket costs for certain preventive care services.
- Insurance companies can’t drop your coverage if you become sick.
- Insurance companies can’t place lifetime limits on health coverage. They are also restricted from using arbitrary annual limits on your health coverage.

2011

- Those who reach the Medicare doughnut hole receive a 50 percent discount on brand-name prescription drugs.
- Medicare benefits expand to include free coverage for wellness and preventive care.
- It becomes easier to file complaints about the quality of care in a nursing home. Better access to information on nursing home quality and resident rights is available.
- Workers start participating in a voluntary national insurance program to help pay for future long-term care services and supports.

2014

- Exchanges begin offering health insurance coverage with comprehensive benefits.
- Premium subsidies are available for those with limited incomes who purchase health insurance through an exchange.
- Children, parents, and childless adults who do not have Medicare and who have a limited income are able to apply for Medicaid.
- Insurance companies are banned from putting annual limits on health coverage.
- Insurance companies can't deny anyone health coverage because of a pre-existing condition.
- Spouses of people on Medicaid who receive care services at home get the same protections for income and other resources as spouses of those on Medicaid who live in nursing homes.

2020

- Medicare Part D coverage gap or “doughnut hole” is completely closed.

Check www.aarp.org/getthefacts frequently for the latest information.