



## Why federal health care reform is good medicine for Michigan

- 1** Health care reform, the Patient Protection and Affordable Care Act, or simply the Affordable Care Act, signed on March 23, 2010, caps a **century of efforts** to make health care available to all.
- 2** The law requires that all categories of individuals or families eligible for Medicaid or MICHild as of March 23, 2010 remain eligible. They **cannot be cut** because of tight budgets.
- 3** It **eliminates out-of-pocket costs** for proven preventive services.
- 4** As of Sept. 23, 2010, an estimated **32,800 young adults** can stay on or re-enroll in their parents' plans until age 26, even if they are not college students, or IRS-defined dependents.
- 5** More **oversight of premium increases** is required under the new law.
- 6** Help is on the way for uninsured persons with pre-existing conditions. As of Sept. 15, 2010, individuals will be able to enroll in subsidized programs that will begin coverage on October 1, 2010. The federal government will provide **\$141 million to Michigan** for subsidies for these programs.
- 7** Seniors in Michigan caught in the Medicare Part D "donut hole" are getting \$250 checks to help pay for their drug costs. If similar numbers of seniors reach the "donut hole" in 2010 as last year, approximately **134,000 seniors** will be helped this year.
- 8** **You can't lose your insurance** if you become ill or your child can't be excluded from coverage because of a pre-existing condition. No lifetime limits, either.
- 9** Tax breaks are available for small businesses that cover at least half the cost of health care coverage for their employees. Up to **132,000 small businesses** could be helped by this provision.
- 10** The Office of Health Insurance Consumer Assistance was established to **provide information and ensure compliance** with the law.



Source of Michigan numbers:  
[www.healthreform.gov](http://www.healthreform.gov), The Affordable Care Act: Immediate Benefits for Michigan.