






Happy Birthday!!

Celebrating Benefits from the First Year of the Affordable Care Act

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 - The Affordable Care Act, signed on March 23, 2010, caps a **century of efforts** to make health care available to all. March 23, 2011 marks the **first anniversary of this landmark legislation**.
 - 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.
- It eliminates out-of-pocket costs for proven preventive services, providing **great benefits to women and seniors**.
 - Since Sept. 23, 2010, young adults can stay on or re-enroll in their parents' employer-sponsored health plans until age 26, even if they are not college students, or IRS-defined dependents, providing **coverage to an estimated 32,800 young adults**.
 - More **oversight of premium** increases is required under the new law and it caps the amount insurance companies can spend on administrative costs.
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 - On Oct. 1, 2010, subsidized **coverage began for individuals who had been uninsured for six months and have a pre-existing condition**. The federal government is providing \$141 million to Michigan for premium subsidies. Information on the program, HIP Michigan, is available at www.HIPMichigan.org or by calling (877) 459-3113.
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 - Seniors caught in the Medicare Part D “donut hole” are receiving a **50 percent discount** on their brand-name drugs. Last year, \$250 payments were made to those caught in the “donut hole.”
 - **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.
 - 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.

Source of Michigan numbers: www.healthreform.gov, The Affordable Care Act: Immediate Benefits for Michigan.

