

Protecting Seniors Care
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The Affordable Care Act Provides Tools To Crack Down On Waste, Fraud And Abuse In Medicare. The Affordable Care Act cracks down on waste, fraud and abuse in Medicare. It provides an additional \$300 million for stronger enforcement and gives the government more authority to increase oversight of companies participating in Medicare and Medicaid. [Associated Press, [5/13/10](#)]

The Government Recovered \$8 Billion From Fraud Prevention And Enforcement. In 2010, the federal government recovered \$4 billion in health care fraud prevention and enforcement efforts. In 2011, \$4.1 billion was recovered in fraudulent Medicare payments. Prosecutions have also increased: 821 were charged with fraud in 2008 and in 2011 that number increased by nearly 75 percent to 1,430. [Healthcare.gov, [2/14/12](#)]

The Affordable Care Act's 50 Percent Discount on Prescription Drugs Saved 3.6 Million Seniors \$2.1 Billion. The Affordable Care Act provides a 50 percent discount on covered brand name prescription drugs for seniors and people with disabilities who hit the donut hole. This discount has saved nearly 3.6 million seniors more than \$2.1 billion in 2011. [Wall Street Journal, [2/01/12](#)]

The Affordable Care Act Provided 32.5 Million Seniors With Free Preventive Care Benefits. Because of the Affordable Care Act, 32.5 million seniors received one or more free preventive care services, including an annual wellness visit in 2011. The preventive benefits available in 2011 included a free annual wellness visit and screenings for bone density, diabetes and certain cancers. That means health problems can be detected and treated sooner. [The Hill, [02/15/12](#)]

Medicare Advantage Premiums Declined and Enrollment Increased. Because of the Affordable Care Act, Medicare Advantage premiums decreased 7 percent from 2011 to 2012 while the number of enrollees increased by 10 percent during that same period. [BusinessWeek, [2/01/12](#)]

Seniors Must Be Protected From Republican Efforts to End Medicare. Last year, the Republicans voted for a budget that ends the guarantee of Medicare by eliminating the traditional fee-for-service program and forcing all future retirees to ultimately enroll in private coverage. [Think Progress [12/20/11](#)]

Protecting Our Care
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The Affordable Care Act Ends The Worst Insurance Company Abuses Such As Denying Coverage Because Of A Pre-Existing Condition. The Affordable Care Act ends some of the worst insurance company practices. Already, the law bans insurance companies from dropping coverage when you get sick and excluding children with pre-ex conditions from coverage. The Affordable Care Act's Pre-Existing Condition Insurance Plan has provided insurance to nearly 50,000 Americans who have been locked out of the insurance marketplace because of a pre-existing condition. Those protections will be extended to everyone in 2014. [PCIP Annual Report, [2/23/12](#)]

The Affordable Care Act Provided 86 Million Americans With Free Preventive Care Benefits. Because of the Affordable Care Act, more than 86 million women, children, seniors and others received one or more free preventive care services, including screenings for mammograms, bone density, diabetes, free annual wellness visits. That means health problems can be detected and treated sooner. [The Hill, [02/15/12](#)]

The Affordable Care Act Ends Lifetime Limits On Your Coverage. Because of the Affordable Care Act, insurance companies can no longer put lifetime limits on the amount of health coverage you can receive. It also restricts annual limits and eliminates any cap by 2014. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, [9/22/10](#)]

The Affordable Care Act Bans Insurance Companies From Dropping Coverage Due to Errors. The Affordable Care Act finally put an end to one of the most abusive practices of the insurance industry: retroactively canceling coverage for a sick patient based on an unintentional mistake in their paperwork. Before the health care law was signed, most of the 15 million people purchasing coverage in the individual market were vulnerable to this policy. Rescission often leaves people suddenly responsible for past expenses and with no coverage to pay for needed care. [Healthcare.gov, Curbing Insurance Cancellations, [1/27/12](#)]

The Affordable Care Act Cracks Down On Excessive Premium Rate Increases. The Affordable Care Act holds insurance companies accountable by cracking down on unreasonable premium rate hikes. Insurance companies are now required to publicly justify if they want to raise rates by 10 percent or more and must make this information public. Insurers that are found to raise rates too much can be banned from participating in the new health exchanges that will be available in 2014. [Healthcare.gov, Over \$100 Million to Help States Crack Down on Unreasonable Health Insurance Rate Hikes, [9/20/11](#)]

The Affordable Care Act Ensures Premium Dollars Are Spent On Care, Not Insurance Company Profits. The Affordable Care Act holds insurance companies accountable. Because of the law, insurers in the large group market must spend at least 85 percent of your premium dollars on care, not administrative costs like their profits. For the individual and small group markets, insurers must spend 80 percent of your premium dollars on care. If they don't, insurance companies will have to provide consumers a rebate for those excessive profits. In addition, insurers will be required to publicly disclose their rates on a new national consumer website – HealthCare.gov. [Healthcare.gov, [Cracking Down on Insurance Companies, Protecting Consumers, 1/12/12](#)]

Protecting Women's Care
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The Affordable Care Act Ends Unfair Practice of Women being Charged 150 Times More than Men. The Affordable Care Act ends unconscionable insurance company practices against women. That means insurers will no longer be able to charge women up to 150 percent more for their premiums than men. And it means they will no longer be able to use Caesarean sections or domestic violence as pre-existing conditions to deny women health care, and will no longer be able to drop women's coverage if they get sick. [Healthcare.gov, What the Health Law Means for Women, [2/18/11](#); McClatchy, [10/4/09](#)] The Affordable Care Act prevents insurance companies from discriminating against women, who pay up to 150 percent more for health care services than men.

More than 20 Million Women Received Preventive Services, Such As Mammograms, Birth Control and Well-Child Visits without a Co-Pay. Because of the Affordable Care Act, Americans joining a new health plan or Medicare beneficiaries can receive recommended preventive services – such as, contraception, mammograms, pap smears, new baby care and well-child visits – without a co-pay, deductible or any other out-of-pocket expenses. In 2011, 20.4 million women between 18 and 64 took advantage of this new provision of the health care law [The Hill, [2/15/12](#), ThinkProgress, [2/10/12](#)]

The Affordable Care Act Provides Security For Essential Health Care, Such As Maternity Care. The Affordable Care Act gives women more security over their health care. Under the law, all new health plans will be required to offer essential benefits for women such as maternity care, newborn care and prescription drug benefits. According to the National Women Law Center, only 13 percent of health plans in the individual market include maternity care. [National Women's Law Center, [October 2009](#)]

Republicans Are Trying To Prevent Access to Free Contraception. Under the Affordable Care Act, insurance must cover contraception free of charge – protecting the health of all women while accommodating religious organizations. However, Republicans voted to allow employers and health insurance companies to refuse to provide coverage for *any* essential health care service that they object to on the basis of religious beliefs or moral convictions. That means any employer, regardless of whether it is a religious entity, could deny coverage essential health benefit find religiously or morally objectionable. [National Women's Law Center, [2/11/12](#)]

The Affordable Care Act Ends Lifetime Limits On Health Care. The Affordable Care Act bans insurance companies from being able to put lifetime caps on health care. It also restricts annual limits and will ban them entirely in 2014. This means women will be able to get the care they need when they need it most. [Healthcare.gov, What the Health Law Means for Women, [2/18/11](#)]

Protecting Young Adults Care
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The Affordable Care Act Allows 2.5 Million Young Adults To Stay On Their Parents Coverage. Because of the Affordable Care Act, 2.5 million young adults under the age 26 have health coverage because they were allowed to stay on their parents plan. That means they—and their parents—have the peace of mind to know they have coverage if they get sick in the event they cannot find a job with health insurance as soon as they graduate from college. [Healthcare.gov, 2.5 Million More Young Adults Have Coverage Thanks to Health Law, [12/14/11](#)]

The Affordable Care Act Provides Young Adults With Health Security, Ending Some Of The Worst Insurance Company Abuses. The Affordable Care Act ends some of the worst insurance company practices that discriminate against people. Already, the law bans insurance companies from dropping coverage when you get sick and excluding children with pre-ex conditions from coverage. Those protections will be extended to everyone in 2014. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, [9/22/10](#)]

The Affordable Care Act Ends Lifetime Limits On Your Coverage. Because of the Affordable Care Act, insurance companies can no longer put lifetime limits on the amount of health coverage you can receive. It also restricts annual limits and eliminates any cap by 2014. Today, the 102 million Americans whose health plan included lifetime dollar limits have seen their coverage expanded. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, [9/22/10](#)]

The Affordable Care Act Gives You The Freedom To Choose Your Doctor. The Affordable Care Act takes away the power to choose your doctor from insurance companies and gives it to you. Now, if you purchase a new plan, you have the freedom to choose your own doctor in your insurer network. The benefit of protecting primary care provider choice is expected to help up to 88 million people by 2013. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, [9/22/10](#)]

The Affordable Care Act Ensures Your Premium Dollars Are Spent On Your Care, Not Insurance Company Profits. The Affordable Care Act holds insurance companies accountable. Because of the law, insurers in the large group market must spend at least 85 percent of your premium dollars on care, not administrative costs like their profits. For the individual and small group markets, insurers must spend 80 percent of your premium dollars on care. In addition, insurers will be required to publicly disclose their rates on a new national consumer website – HealthCare.gov. [Healthcare.gov, [Patient's Bill of Rights](#)]

The Affordable Care Act Provides Free Preventive Services To Encourage Early Treatment And Detection. Because of the Affordable Care Act, you may be eligible for some preventive services at no additional cost, meaning you do not have to pay a copayment, co-insurance or deductible to obtain these services. These services include: blood pressure, diabetes and cholesterol tests; cancer screenings; routine vaccinations; well-child visits; and counseling on healthy lifestyles. About 86 million Americans has received a preventive service without cost sharing in the past year.[The Hill, [2/15/12](#)]

Protecting Children's Care
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The Affordable Care Act Bans Insurers From Denying Care To Children Because Of A Pre-Existing Condition, Giving Security To As Many As 17 Million Children And Their Parents. The Affordable Care Act ends some of the worst insurance company abuses, such as denying children care because of a pre-existing condition. As many as 17 million children under the age of 18 have some type of pre-existing condition. The Affordable Care Act gives these children, and their parents, the peace of mind, that they will be able to obtain care. And it will end these abuses for everyone in 2014. [Healthcare.gov, [At Risk: Pre-Existing Conditions Could Affect 1 in 2 Americans](#)]

The Affordable Care Act End Lifetime Limits on Care for Children. The Affordable Care Act precludes insurers from establishing lifetime coverage limits on the dollar value of coverage. Beginning in 2014, insurers are barred from imposing annual limits on coverage.

The Affordable Care Act Provides Free Preventive Services For Children. The Affordable Care Act eliminates cost-sharing for preventive health services. The ACA requires insurers to cover, at no cost, comprehensive screenings and preventative care for children as defined by the "Bright Futures" standards issued by the American Academy of Pediatrics, including well-child visits. It is estimated that 14.1 million children (0-17) are no longer paying the cost of these basic preventive services as a result of the law.

The Affordable Care Act Extends the Children's Health Insurance Program. The Affordable Care Act extends federal funding for the Children's Health Insurance Program (CHIP) through September 30, 2015, and provides states with additional funding to ensure children have access to this proven successful program. Increases outreach and enrollment grants to help reach more eligible children. Without the Affordable Care Act, many states would have cut funding to this program that provides critical services to children.

The Affordable Care Act Ensures That Children Can Receive Insurance Coverage, Even If Their Parents Don't Have Coverage. The Affordable Care Act requires child-only coverage option in the new exchanges, which allows families to purchase child-only insurance packages in the exchanges to ensure that children being cared for by grandparents, children with parents whose employers do not offer dependent coverage, and children in mixed immigrant-status households are able to access coverage.

The Affordable Care Act Ensures That Children Can Get Access To Health Care Where They Spend The Most Time—At School. The Affordable Care Act established a \$200 million federal authorization program to support school-based health centers. Already, schools across the country have received these grants so that they can better serve their students by providing health care at school.