

## What's In It for Me?

12 ways health insurance reform delivers stability and security  
to the middle class

- 1. Coverage you can count on that can't be taken away.** You will always have choices for coverage even if your job doesn't provide it. If you or your spouse loses a job, hits a rough patch or falls sick, you will always have coverage options at a reasonable price. **(the exchange)**
- 2. No denials for a pre-existing condition.** No one can ever deny you coverage because you, your spouse, or your child falls sick or was ever once seriously ill. **(guaranteed issue)**
- 3. No spikes in premiums if you fall ill.** You will never have to pay more for health insurance because of a pre-existing condition or if you fall ill. Your premiums won't spike because a co-worker gets sick. **(community rating)**
- 4. No lifetime or annual limits on coverage.** If you become seriously ill or have a grievous injury, you'll never leave the hospital with bills too big to pay because your benefits have run out. **(ban on benefit caps)**
- 5. Guaranteed coverage if you fall sick.** You will never have to worry about an insurance company cancelling your coverage because you or someone in your family fell seriously ill. **(ban on rescissions)**
- 6. Help with premiums if you hit a rough patch.** If you lose a job or lose a spouse, you will get help with your premiums until you are back on your feet. If your workplace can't afford to buy you insurance, your employer will get help to buy you coverage. **(coverage subsidies)**
- 7. Free preventive care.** Vaccinations, cholesterol tests and other preventive treatments to keep you well will be free. **(no copayments for preventive services)**
- 8. Discounts on premiums for healthy behaviors.** You may qualify for up to a 30% reward off your insurance premiums if you enroll in a program to quit smoking, control your weight or other healthy behaviors. **(wellness incentives)**
- 9. Cutting-edge care wherever you live.** New electronic databases and record-keeping will help your doctors have the best and most up-to-date research at their fingertips so they can give you the best and most up-to-date care. **(comparative effectiveness and health IT)**
- 10. Less red tape and paperwork.** Your health care premiums will no longer pay for piles of unnecessary paperwork and red tape. **(administrative standards)**
- 11. More time with your family doctor.** You will have a doctor and a team of professionals to look out for you and your family. You will get better-coordinated care, help with getting specialists and advice on tough medical decisions. **(medical home)**
- 12. Lower premiums for older Americans.** Older Americans may now pay six or seven times as much in premiums as younger people for exactly the same coverage. Reform will put strict limits on how much more insurance companies can charge you simply because of your age. **(age band)**