

What Does Health Care Reform Mean for You?



We've fought to improve our health care system for decades—now we've won and health care reform is law. What does it mean for you and your family?

The First Two Things You Need to Know

- 1.** You will continue to have the employer-sponsored health coverage you win at the bargaining table.
- 2.** Eighty-five percent of the proposed excise tax on insurance benefits is gone, thanks to our work.

Here's what else the health care reform law does:

Holds Insurance Companies Accountable:

Health care reform limits wasteful spending on executive salaries, eliminates annual and lifetime limits on benefits and ends denials for pre-existing conditions and discriminatory premiums for women. It also requires government review of excessive rate increases.

Lowers Costs: It reduces union plan costs with reimbursements for early retirees. New health insurance exchanges—where members of Congress must get their health coverage—will lower costs by increasing competition. The exchanges and new tax credits and cost-

sharing assistance to low- and middle-income Americans—the largest tax cut for health care in history—will make insurance affordable for people who don't get health care through their employers. The bill also gives seniors additional help paying for prescription drugs, closes the Medicare "donut hole" and requires free preventive care through Medicare.

Helps Ensure Your Children Have Health Care: Starting this year, children can't be denied coverage because of pre-existing conditions and they can stay on your policy until they are 26 years old.

Holds Employers Accountable: It requires large employers to pay a penalty for workers who need subsidies in the exchanges to buy their own insurance.

Lowers the Deficit: The independent Congressional Budget Office estimates that health care reform will reduce the budget deficit by \$138 million over 10 years and another \$1.2 trillion over the next decade.

For more information, visit www.aflcio.org/healthcare.