

BEFORE THE AFFORDABLE CARE ACT

“SOARING PREMIUMS REFLECT UNSUSTAINABLE HEALTH SYSTEM”

USA Today Editorial, 2/19/10

“HEALTH CARE COSTS RISE TWICE AS MUCH AS INFLATION”

New York Times, 9/27/06

“HEALTH PREMIUMS JUMP 15%; WORKERS FACE HIGHER CO-PAYMENTS TOO”

Chicago Tribune, 10/10/04

“SMALL BUSINESSES GRAPPLE WITH HEALTH-INSURANCE COST: SOME GIVE UP, DROP COVERAGE”

Courier Journal, 4/3/05

BEFORE THE AFFORDABLE CARE ACT

**INDIVIDUAL MARKET
PREMIUMS WENT UP
15% ANNUALLY
FOR PEOPLE WHO STAYED
IN THEIR PLANS
FOR MORE THAN A YEAR.**

SOURCE: AcademyHealth, "Understanding the Individual Market:
The Need for Reform", 2011



AFTER THE AFFORDABLE CARE ACT



**INSURANCE COMPANIES
MUST NOW PUBLICLY JUSTIFY
ANY RATE INCREASE OF 10%
OR MORE BEFORE RAISING
ANY PREMIUM.**

BEFORE THE AFFORDABLE CARE ACT

MOST ADULTS WHO TRIED TO BUY COVERAGE
IN THE INDIVIDUAL INSURANCE MARKET FOUND IT:

VERY DIFFICULT OR IMPOSSIBLE TO FIND AFFORDABLE COVERAGE

62%

DIFFICULT TO COMPARE BENEFITS COVERED

60%

DIFFICULT TO COMPARE PREMIUM COSTS

55%

DIFFICULT TO COMPARE OUT-OF-POCKET COSTS

65%

SOURCE: The Commonwealth Fund, "Health Insurance Tracking Survey of U.S. Adults", 2012

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ADULTS WITH HEALTH PROBLEMS WHO TRIED TO BUY COVERAGE IN THE INDIVIDUAL INSURANCE MARKET:

FOUND IT VERY DIFFICULT OR IMPOSSIBLE TO FIND A PLAN WITH THE COVERAGE THEY NEEDED

60%

FOUND IT VERY DIFFICULT OR IMPOSSIBLE TO FIND AN AFFORDABLE PLAN

70%

WERE TURNED DOWN OR CHARGED A HIGHER PREMIUM BECAUSE OF A PRE-EXISTING CONDITION

50%

NEVER PURCHASED A PLAN

80%

SOURCE: Commonwealth Fund, "Failure to Protect: Why the Individual Insurance Market Is Not a Viable Option for Most U.S. Families," 7/21/09

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NEARLY 6 IN 10

UNINSURED AMERICANS CAN GET
COVERAGE FOR \$100 A MONTH OR LESS
IN 2014.

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THOSE WHO WERE ABLE TO PURCHASE INDIVIDUAL HEALTH INSURANCE WERE MORE LIKELY TO FACE **A HOST OF PROBLEMS WITH THEIR INSURANCE:**

20% Went without prescription drug coverage

49% Faced limits on the total dollar amount their insurance will pay for health care

39% Paid the difference when their doctors charged more than insurance would cover

36% Were left with expensive bills that their insurance would not cover

SOURCE: Commonwealth Fund, "New Report: Individual Health Insurance Market Failing Consumers," 2009

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**INSURANCE COMPANIES ARE REQUIRED
TO COVER ESSENTIAL BENEFITS
AND ANNUAL OR LIFETIME LIMITS
ON INSURANCE COVERAGE ARE OUTLAWED.**

BEFORE THE AFFORDABLE CARE ACT



**UP TO 129 MILLION AMERICANS
WITH PRE-EXISTING CONDITIONS
COULD BE DENIED COVERAGE.
THAT'S 1 IN 2 AMERICANS.**

SOURCE: HHS, "At Risk: Pre-Existing Conditions Could Affect 1 in 2 Americans:
129 Million People Could Be Denied Affordable Coverage Without Health Reform," 2012

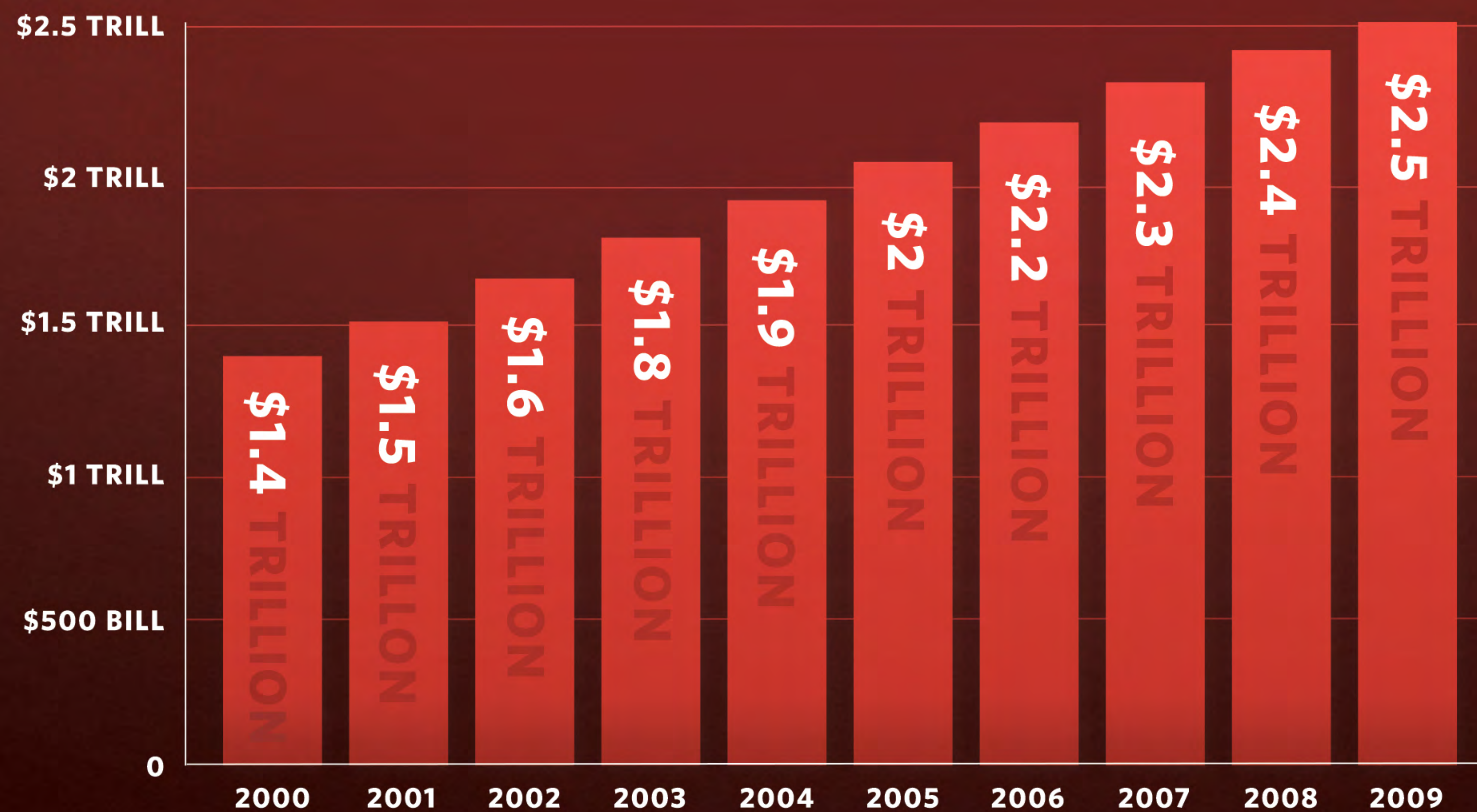
AFTER THE AFFORDABLE CARE ACT



**IT'S ILLEGAL FOR INSURANCE COMPANIES
TO DISCRIMINATE BASED ON
PRE-EXISTING CONDITIONS.**

BEFORE THE AFFORDABLE CARE ACT

U.S. SPENDING ON HEALTH CARE WAS GROWING
BY AN AVERAGE OF
6.9% PER YEAR



SOURCE: Centers for Medicare and Medicaid Services, "National Health Expenditures By Type Of Service And Source Of Funds: Calendar Years 1960 To 2011"

AFTER THE AFFORDABLE CARE ACT



**HEALTH CARE COSTS ARE
GROWING AT THEIR
SLOWEST RATE ON RECORD**
THANKS IN PART TO THE ACA.