

IMPROVING OUR HEALTH CARE & INCREASING HEALTH SECURITY

Five years in, the Affordable Care Act is no longer just a law or theory. It is the reality on the ground helping make people's lives better at all stages of life.

It is health care in America.

The Supreme Court upheld a critical part of this law – the part that has made it easier for Americans to afford health insurance regardless of where they live. But financial assistance for those who need help affording health insurance is just one component of President Obama's health care reform effort.

Thanks to President Obama, most if not all, Americans:

- Can stay on their parent's insurance until age 26.
- Have no limits to the amount of essential care they can receive each year and in their lifetime.
- But do have limits on the out-of-pocket costs they pay like copays and deductibles on key health benefits.
- Cannot lose coverage or be kept out because they have a pre-existing condition.
- Cannot have their coverage cancelled when they get sick.
- Cannot be charged more because they are a woman.
- Can access preventive services like certain cancer screenings, contraceptive services, and immunizations for free.
- Can strike out on their own to create a business or retire when ready without worrying about losing health coverage.
- Have a competitive, transparent Health Insurance Marketplace to shop for health coverage.
- Get assistance to pay for health insurance through tax credits for the middle class no matter where they live.
- Can access Medicaid benefits in more states.
- No longer face double-digit insurance premium rate hikes without justification.
- Receive rebates from insurers if not enough is spent on health care and quality improvements.
- Experience improved Medicare benefits and can save money on medications (by closing the "donut hole" coverage gap).
- Have peace of mind that the Medicare trust fund will be around for 13 more years since the enactment of the Affordable Care Act.
- Are better protected with tougher penalties for health care fraud.
- Have access to hundreds of newly built and improved community health centers.
- Receive care from more and better trained nurses and doctors.
- Experience improved patient safety that has saved lives and reduced patient harms (like adverse drug interactions, pressure ulcers, hospital acquired infections, etc.)
- Have an electronic health record in nearly all hospitals and most doctors' offices.