**One Year Later: The Benefits of the Affordable Care Act for Georgia**

Thanks to the Affordable Care Act, passed by Congress and signed into law by President Obama on March 23, 2010, Georgia residents have more freedom and control over their health care choices. All Americans with insurance are free from worrying about losing their insurance due to a mistake on an application, or having it capped unexpectedly if someone is in an accident or becomes sick. They no longer have to live in fear of double-digit premium increases from their insurance companies without recourse or accountability. The law reduces costs for families and businesses and has already made it illegal for insurance companies to deny care to children because of a pre-existing condition. And it includes substantial new benefits and freedoms for Georgia residents.

Specifically, the Affordable Care Act is already helping the people of Georgia by:

***Providing New Benefits and Lowering Costs for Medicare Beneficiaries***
Nearly all 44 million beneficiaries who have Medicare, including 1.1 million in Georgia, can now receive free preventive services – like mammograms and colonoscopies – as well as a free annual wellness visit with their doctor. Also, more than 106,427 Georgia residents who hit the Medicare prescription drug coverage gap known as the "donut hole" received $250 tax-free rebates, and will receive a 50% discount on brand name prescription drugs when they hit the donut hole this year. By 2020, the law will close the donut hole completely. Taken together, the changes in the law will save seniors enrolled in traditional Medicare more than $3,500 over the next 10 years.

***Lowering Taxes for Small Businesses***
The law provides $40 billion of tax credits to up to 4 million small businesses, including up to 122,967 in Georgia to help offset the costs of purchasing coverage for their employees and makes premiums more affordable.

***Providing Greater Resources for Georgia***
The law gives Governors millions of dollars in Federal support for their work to hold down insurance premiums, build competitive insurance marketplaces, provide insurance to early retirees, and strengthen their public health and prevention efforts. So far, Georgia has received $36.9 million from the Affordable Care Act. Grants to Georgia include:

- $1.1 million to support a consumer assistance program
- $1 million to plan for a Health Insurance Exchange
- $8.1 million to support capital development in community health centers
- $7.7 million from the Prevention and Public Health Fund
- $15.4 million in Therapeutic Discovery Project Program Tax Credits and Grants
- $961,392 for Medicare improvements for patients and providers
- $2.6 million for Maternal, Infant and Childhood Home Visiting

***Providing New Coverage Options for Young Adults***

Insurance companies are now required to allow parents to keep their children up to age 26 without job-based coverage on their insurance plans. An estimated 42,200 young adults in Georgia could gain insurance coverage as a result of the law.

***Covering Children with Pre-Existing Conditions***
Most insurance companies are now banned from denying coverage to children because of a pre-existing condition. An estimated 613,000 kids with a pre-existing condition in Georgia will be protected because of this provision. In 2014, insurers are banned from discriminating against anyone with a pre-existing condition.

***Removing Lifetime Limits on Health Benefits***
The law bans insurance companies from imposing lifetime dollar limits on health benefits – freeing cancer patients and individuals suffering from other chronic diseases from having to worry about going without treatment because of their lifetime limits. The law also restricts the use of annual limits and bans them completely in 2014. This will protect 5.6 million Georgia residents with private insurance coverage from these limits.

***Making it Illegal for an Insurance Company to Drop Coverage When You Get Sick***
The law bans insurance companies from dropping coverage when an individual gets sick because of simple mistake on an application. This will protect 473,000 Georgia residents who buy coverage on the individual market from losing their coverage when they need it the most.

***Increasing the Value of Health Insurance***
Under the law, insurance companies must provide consumers greater value by spending at least 80% of premium dollars on health care and quality improvements instead of overhead, executive salaries or marketing. If they don't, they must provide consumers a rebate or reduce premiums. This means that 5.6 million Georgia residents with private insurance coverage will receive greater value for their premium dollars.

***Scrutinizing Unreasonable Premium Increases***
New rules in the law require insurers to publicly justify unreasonable premium increases, and strengthen States' abilities to crack down on premium hikes.

***Strengthening Economic Growth in Georgia***
Since the President signed the Affordable Care Act into law last March, the economy has created nearly 1.4 million private sector jobs, and has grown at an average annual rate of 2.7%. Experts predict that the Affordable Care Act will create anywhere from 250,000 – 400,000 jobs each year.

***Lowering Early Retiree Coverage Costs***
An estimated 145,000 people from Georgia retired before they were eligible for Medicare and have health coverage through their former employers. Unfortunately, the number of firms that provide health coverage to their retirees has decreased over time. But thanks to the creation of the Early Retiree Reinsurance Program in the Affordable Care Act, 74 employers in Georgia have been approved to receive support to firms that continue to provide health coverage to their

early retirees—lowering their total health care costs. In 2010, employers in Georgia received $52 million in payments.

***Creating New Coverage Options for Individuals with Pre-Existing Conditions***
Residents of Georgia who have been locked out of the coverage system because of a pre-existing condition are now eligible for coverage through a new Pre-Existing Condition Insurance Plan that was created under the law. To learn more about the plan available in Georgia go here: https://www.pcip.gov/StatePlans.html.

***Increasing Support for Community Health Centers***
The Affordable Care Act increases the funding available to the more than 1,100 community health centers in all 50 States, including the 159 existing Community Health Centers in Georgia in rural communities and inner cities, enabling them to double the number of patients they serve from 19 million to nearly 40 million by 2015. This builds on a $2 billion investment in Community Health Centers in the American Recovery and Reinvestment Act, which has provided an unprecedented opportunity to serve more patients, create new jobs, and meet the significant increase in demand for primary health care services.

***Reducing the Health Care Workforce Shortage***
Nearly 15% of Georgia residents live in an underserved area. The law includes new resources to boost the number of doctors, nurses and health care providers in communities where they are needed most. These resources include grants, scholarships, loan repayment programs, as well as increased support for educational institutions that provide training for a range of health care careers.

**Voices of Reform**

**Cynthia Romanchik, Ringgold, GA**: Cynthia of Ringgold lost her insurance when her coverage through COBRA ended earlier this year. She was able to purchase an expensive policy that excluded coverage for pre-existing conditions, but had been denied full coverage by a number of other insurance companies. After learning about the Pre-Existing Condition Insurance Plan, she applied and was accepted into the program in August.

http://www.whitehouse.gov/healthreform/map#healthcare-menu