

## LEARN HOW

## HEALTH REFORM BENEFITS AMERICANS

## FREE PREVENTIVE CARE

Check-ups, vaccines and screenings like mammograms and colonoscopies are covered by insurance at no cost.



## A NEW WAY TO GET INSURANCE, BY STATE

Compare options based on price and benefits, enroll in a plan through the Health Insurance Marketplace, opening October 1.

## **COVERAGE FOR YOUNG ADULTS UNDER 26**

6.6 million young adults can stay on their parents' plan until turning age 26.



#### COVERAGE FOR PRE-EXISTING CONDITIONS

Starting in 2014, insurance companies can't charge you more or deny insurance because you've been sick, or charge women more.

## NO CANCELLATIONS OR LIFETIME LIMITS ON CARE

Insurance companies can't cancel coverage or limit what they'll spend when you get sick.



#### REBATES FROM INSURANCE COMPANIES

If your insurer spends too much on overhead and not enough on your health care, you get a rebate.

## LOWER COST COVERAGE

Through the Marketplace, you may qualify for lower monthly premiums depending on your income and family size.



#### PRESCRIPTION DRUG SAVINGS FOR SENIORS

Nearly 3.5 million people with Medicare saved an average of more than \$706 each on their prescriptions in 2012.

# Recent Changes In Health Care Law Questions And Answers

**Tobias Bleicker** 

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