

Keeping health care reform healthy, patients informed

ANA has advocated for decades to secure meaningful health care reform. Last March we celebrated the passage of the historic Affordable Care Act (ACA), a comprehensive law that aims to protect consumers, increase access to care, promote health, improve and refocus the health care delivery system, and control costs. ANA then focused its effort on the regulatory process to ensure the law's implementation is consistent with its intent and that nursing's voice is heard as the details are developed. Now we must contend with efforts by the newly elected Congress to repeal the law. The House of Representatives' first action was a vote to repeal the law in its entirety. We need your help to make sure that the vital reforms we worked so hard to achieve aren't rolled back and that nurses are able to use all of their knowledge, skills and experience to better help patients.

How Nurses Can Get Involved

- Visit ANA's health care reform (www.rnaction.org/healthcare), Health Care Reform Headquarters, for news and resources about how the new law will affect you, your patients and communities. On the site you can:
 - Share your story about how the Affordable Care Act has benefitted you or your patients.
 - Join [N-STAT](#), the Nurses Strategic Action Team, to connect with colleagues and keep informed.
- Participate in conference calls, state-level activities and other grass-roots efforts to protect the health care reform law.

- Talk to patients, family and friends and colleagues about the benefits of the new health care reform law. [See below]

Information about the New Health Care Law

As nurses, people seek you out for information about health concerns and navigating the health care system. Several provisions of the new health care law have already been implemented, yet many people are still not aware of them. These are positive changes that help people access insurance coverage and health care services. Here's a quick summary of new benefits and protections – for those younger than age 65 and for older Americans with Medicare coverage.

More information about the ACA and its provisions is available at www.healthcare.gov

Benefits of the New Health Care Law- 2011

For Consumers/Families

1. You cannot lose your insurance coverage when you get sick, because insurance companies are prohibited from dropping you.
2. Children with pre-existing conditions cannot be denied coverage by insurance companies. Adults with pre-existing conditions can enroll in the Pre-existing Insurance Plan.
3. You will not risk losing benefits due to costly treatments; lifetime caps on insurance coverage are banned, and annual caps on coverage are restricted.
4. Children up to age 26 can be covered on their parents' insurance plans.
5. You will not have to share the costs for certain preventive services. For example, co-pays for breast cancer screenings, immunizations and colonoscopies have been eliminated.
6. Women may choose any provider for obstetric or gynecological care. Insurers will treat the provider's authorizations the same as a primary care provider's; primary care providers include nurse practitioners and certified nurse midwives.

7. When you need emergency services, insurers must provide coverage whether the provider is in-network or outside.
8. You will have a greater choice of primary care providers including nurse practitioners and certified nurse midwives.
9. You will have stronger rights to appeal insurers' decisions you feel are unfair or discriminatory.
10. More of your premium dollars will be devoted to care. The new law generally requires insurers to spend the majority of premiums on health care services and quality improvement. If insurance companies do not meet this goal, they must provide rebates to consumers.

Benefits of the New Health Care Law-2011

For Older Americans on Medicare

- 1 For the first time, Medicare will cover an annual wellness visit with a participating provider, at no cost. This will allow you to meet with your provider once a year to develop and update a personalized prevention plan as your needs change over time.
- 2 Most people with Medicare will be able to receive free preventive services, including flu shots, cancer screenings and diabetes testing.

- 3 If you reach the drug coverage gap, the so-called “doughnut” hole, you will receive a 50 percent discount on brand-name prescription drugs covered by Medicare Part D. Over the next ten years, you will receive additional savings on brand-name and generic drugs until the coverage gap is closed in 2020.
- 4 Many doctors and other primary care providers, such as nurse practitioners, will get a 10 percent bonus to ensure they can continue to see Medicare patients.