

The Lowell Diabetes & Endocrine Center

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Recognized by the ADA/NCQA for high quality diabetic care

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Board Certified in Endocrinology and Internal Medicine

What are some of the things in the healthcare bill...

Health Insurers cannot deny children health insurance because of pre-existing conditions effective immediately.

A temporary high-risk pool will be set up to cover adults with pre-existing conditions. A ban on the discrimination in adults will take effect in 2014. Prohibit insurers from denying coverage or charging higher premiums because of a person's medical history or health condition.

Insurance companies can no longer cut someone when he or she gets sick.

Seniors will get a rebate to fill the so-called "donut hole" in Medicare drug coverage, which severely limits prescription medication coverage expenditures over \$2,700. As of next year, 50 percent of the donut hole will be filled. Would close donut hole, by 2020.

Lifetime caps on the amount of insurance an individual can have will be banned. Annual caps will be limited, and banned in 2014.

New plans must cover checkups and other preventative care without co-pays. All plans will be affected by 2018

Any new plan must now implement an appeals process for coverage determinations and claims.

Non-profit Blue Cross organizations will be required to maintain a medical loss ratio -- money spent on procedures over money incoming -- of 85 percent or higher.

The Secretary of Health and Human Services will set up a new Web site to make it easy for Americans in any state to seek out affordable health insurance options The site will also include helpful information for small businesses.

Starting in 2014, require that most Americans have a minimum level of health insurance or else pay a penalty.

Create health insurance marketplaces, where individuals and employers can shop for insurance and compare prices and benefits, by 2014.

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Starting in 2014, penalize some employers if low- and middle-income workers use federal subsidies to buy insurance. Would exempt the first 30 employees from penalty. Businesses with fewer than 50 employees will get tax credits covering up to 50% of employee premiums.

Starting in 2014, provide tax credits to low- and middle-income people for insurance.

Starting in 2010, provide tax credits to small businesses that want to offer coverage. Subsidize employer plans that cover early retirees ages 55 to 64.

Starting in 2014, expand Medicaid to cover millions of additional people, including parents and childless adults who are not eligible under current rules. Changes to the Children's Health Insurance Program, which benefits children of the working poor.

Require insurance plans to offer a minimum package of health insurance benefits, to be defined by the federal government. This would limit out-of-pocket costs at \$5,950 year for an individual and \$11,900 for a family. A plan for catastrophic coverage would be available to people up to the age of 30 and those who are exempt from the requirement to obtain insurance.

Would allow children to stay on their parents' insurance plans through age 26

Starting in 2011, establish a voluntary federal program to provide long-term care insurance and cash benefits to people with severe disabilities.

Prohibit use of federal money for abortions, except as allowed by current law — in cases of rape or incest or if the life of a pregnant woman was in danger.

Illegal immigrants are not covered and could not buy insurance from insurance exchanges.

10-year Congressional Budget Office cost estimate: \$940 billion. It is expected to reduce deficits by \$138 billion over 10 years and \$1.2 trillion over 20 years.

32 million people would gain coverage, leaving 22 million (mostly illegal immigrants) uninsured.

Expect to see a reduction of \$500 billion in Medicare over 10 years, and a \$116 billion cuts to federal subsidies for privately offered Medicare Advantage plans. Medicare Advantage plans now cost the government about 15% more per patient than regular Medicare patients.