

AMERICAN NURSES ASSOCIATION HIGHLIGHTS HOW HEALTH CARE LAW BENEFITS CONSUMERS – NEW PROVISIONS EFFECTIVE TODAY

Starting September 23rd, several more provisions of the new health care law will go into effect. The American Nurses Association (ANA) has been a staunch supporter of health care reform. ANA affirms that this law greatly increases access to care for millions of people, and believes it will strengthen and improve the health care system for generations to come. The law also includes provisions that will help transform our nation's health care system from one that focuses on 'sick' care to one focused on prevention, primary care and disease management. ANA encourages nurses to explain these new benefits to their patients in order for them to access both insurance coverage and health care services. The benefits in the new law will help consumers optimize their health and protect their financial security.

Benefits Now in Effect for Consumers

1. People cannot lose their insurance coverage when they get sick; insurance companies are prohibited from dropping coverage.
2. Individuals with pre-existing health problems will be able to access insurance. 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. Consumers will not be at risk of losing benefits due to costly treatments; lifetime caps on insurance coverage are banned; annual caps on coverage are restricted.

4. Children up to age 26 can be covered on their parents' insurance plans.
5. Consumers will not have to share the costs for preventive services. Individuals who join new plans will have greater access to preventive care services such as breast cancer screenings, immunizations and colonoscopies; co-pays for these services will be eliminated.
6. Women may receive obstetric or gynecological care from any provider and insurance companies will treat their authorizations the same as a primary care provider's; primary care providers include doctors, nurse practitioners and certified nurse midwives.
7. Consumers will have greater access to emergency services; insurers must provide covered emergency services regardless of whether the provider is in-network.
8. Patients will have a greater choice of primary care providers including nurse practitioners and certified nurse midwives. New plans will allow patients the choice of any primary care provider available.
9. Consumers will have stronger rights to appeal insurers' decisions they feel are unfair or discriminatory.
10. Seniors who reach the 'donut hole' gap in their Medicare prescription drug coverage benefit will receive a \$250 rebate check.