



JOIN THE HEALTH CARE FIGHT



Setting the Record Straight: What You Need to Know about Health Insurance Reform

March 23, 2010 - President Obama today signed historic health insurance reform legislation, a massive bill that will help most Americans have health care. Your union is working hard to dissect every word to determine what it means for you and your families.

Here's what we can tell you today:

What this means right now for union-negotiated plans and VEBAs:

- You will **NOT** lose your union-negotiated private health insurance plans because of reform. Nothing in this bill changes our right to collectively bargain health plans and employers cannot drop existing plans because of reform.
- **Current collectively bargained plans are grandfathered**, meaning much of the new law does not apply to those plans until after they expire.
- We will **NOT** let employers or insurance companies use reform as an excuse to bully us into unnecessarily expensive premium hikes. Don't let them threaten or intimidate and keep our members informed to combat this.
- **NO** high-cost benefits will be taxed under provisions in the Senate reconciliation or "fixes" bill until at least 2018, and the impact of the tax on insurers should be lessened through a variety of changes and exemptions. That bill is expected to be passed by this weekend.

Here's how reform helps you and your family this year, even under current collectively bargained plans:

- Children with pre-existing conditions can no longer be denied health insurance coverage. In the coming years, pre-existing condition discrimination will become a thing of the past for everyone.
- Health care plans will allow young people to remain on their parents' insurance policy until their 26th birthday.
- Insurers will be banned from dropping people when they get sick.
- Adults who are uninsured for six months or more because of pre-existing conditions will have access to affordable insurance through a temporary subsidized high-risk pool.

Here's how reform helps our retirees:

- Effective 1/1/11, co-pays for preventive screenings will be eliminated to help older Americans more quickly and affordably identify and treat diseases such as cancer and diabetes.
- Cuts wasteful spending to extend the life of the Medicare Trust Fund so seniors can better afford premiums which have doubled over the past eight years.
- Reduces costly health problems by assisting pre-Medicare retirees with insurance costs and banning discrimination based on pre-existing conditions.
- This year, this bill will provide help for early retirees by creating a temporary re-insurance program to help VEBAs and employers offset the costs of providing healthcare benefits for retirees age 55-64.

Reform immediately begins to lower health care costs for American families, small businesses and retirees:

- This year, small businesses that choose to offer coverage will begin to receive tax credits of up to 35 percent of premiums to help make employee coverage more affordable.
- This year, new private plans will be required to provide free preventive care.
- The Secretary of Health and Human Services will set up a new Web site to make it easy for Americans to seek affordable health insurance options. The site will also include helpful information for small businesses.

Stay informed. Get the facts. Visit www.usw.org/healthcare.