



In Iowa's Interest:

Additional Promises of Health Reform Become Reality

by Senator Tom Harkin

September 23 marks the six-month anniversary of the day President Obama signed the historic health reform bill – *The Patient Protection and Affordable Care Act* – into law. A key feature of the new health reform law is a Patient's Bill of Rights that cracks down on the worst abuses of health insurance companies and gives Americans important new protections. On this six-month anniversary of the law, six of its major reforms kick in. The law now:

- **Outlaws “rescissions”** – Until now, insurers have used technicalities to retroactively cancel coverage for patients who get serious illnesses. One big insurer specifically targeted women diagnosed with breast cancer. Many companies have rewarded employees with bonuses based on the number of cancelled policies and the money saved. This is finally illegal.
- **Bans denial of coverage for children under age 19 with pre-existing conditions** – Job-based health plans and new individual plans won't be allowed to deny or exclude coverage for your children (under age 19) based on a pre-existing condition, including a disability.
- **Extends coverage for young adults** – As of today, young adults are allowed to stay on their parents' plan until they turn 26.
- **Cracks down on benefit payment limits** – Insurance companies are prohibited from imposing lifetime dollar limits on essential benefits, such as hospital stays. Restrictions are imposed on annual limits.
- **Guarantees free preventive care** – All new plans must cover certain preventive services such as mammograms and colonoscopies without charging a deductible, co-pay, or coinsurance.
- **Provides for appeal of insurance company decisions** – Consumers can appeal coverage determinations made by their insurer. The new law also creates an external review process.

These new protections represent an historic expansion of patients' rights over their health insurance, and they will have a profound impact on the lives of Iowans and all Americans. For example, I recently learned of the case of young Iowan who, during her first year of college, underwent multiple surgeries due to Crohn's disease and was forced to drop all her classes. In turn, her health insurer cancelled her policy. Four years and seven surgeries later, she was \$180,000 in debt and forced to file for bankruptcy. This is exactly the kind of heartbreaking, destructive predicament that the *Affordable Care Act* and its Patient's Bill of Rights are designed to prevent.

The new law is also extending access to quality, affordable coverage to nearly every American; Medicare beneficiaries have already seen several benefits of this new law; and the bill is jumpstarting America's transformation from our current “sick care” system to a true *health* care system. These are welcome reforms that usher in a new era in American health care: one where the benefit is with people, not insurance companies.

For more information on the health reform bill please visit www.healthcare.gov or contact my office at harkin.senate.gov or 515-284-4574.