



Common Sense on: New Consumer-Friendly Improvements to www.HealthCare.gov by Senator Tom Harkin

The historic health reform bill, *The Affordable Care Act*, was signed into law just over six months ago and Iowans are already seeing many of the benefits. For example, the new Patient's Bill of Rights, which cracks down on the worst abuses of health insurance companies and gives Iowans and all Americans important new protections, is now in effect.

By now, all Iowans should be familiar with www.HealthCare.gov. Launched on July 1, it is the first website of its kind to bring information and links to health insurance plans into one place to make it easy for consumers to learn about and compare their insurance choices. Just last week, the Department of Health and Human Services (HHS) announced that new information and tools have been added to the website that will make the health insurance market more transparent, increase competition and help lower costs for individuals. These are changes that put consumers, not the insurance companies, in the driver's seat.

What changes have recently been made to www.HealthCare.gov?

For the first time, the site makes price estimates for private insurance policies available, allowing consumers to easily compare health insurance plans. This one-stop shopping takes the guesswork and confusion out of buying insurance. So far, more than 225 insurance companies have provided information about their individual and family plans for more than 4,400 policies, including policies in every state. Consumers can search for and compare information on plans available to them based on their age, gender, family size, tobacco use and location.

What details about the insurance plans can I now find on www.HealthCare.gov?

Consumers can find a great deal of information on each insurance plan including: monthly premium estimates, deductibles, maximum out-of-pocket costs and services covered.

What additional protections for consumers are available at www.HeathCare.gov?

According to HHS, to help consumers make more informed choices, the site includes new information including two notable metrics never before made public:

- Insurance providers are required to provide the percentage of people who applied for insurance and were denied coverage.
- Insurance companies are required to provide the percentage of applicants who were charged higher premiums because of their health status.

Where can I find more information on health reform?

For more information on the health reform bill please feel free to contact any of my offices or my website at <http://harkin.senate.gov>.