

# A Year of Progress: Health Reform Delivers for Iowa

“It has been one year since President Obama signed the *Affordable Care Act* into law, ensuring quality, affordable health coverage for all Iowans, cracking down on the worst abuses by health insurance companies and placing a new emphasis on wellness and disease prevention – all while reducing the deficit. As Iowans learn more about the long-overdue reforms in the *Affordable Care Act*, including benefits and consumer protections now guaranteed by law, support for health care reform is steadily growing.”

-- *Senator Tom Harkin (D-IA)*

Over the past year, the *Affordable Care Act* has benefited Iowans in numerous ways, including:

- **A Patient’s Bill of Rights:** The Patient’s Bill of Rights stops insurance companies from imposing pre-existing condition exclusions on children except in limited cases, rescinding or taking away coverage based on an unintentional mistake on an application, setting lifetime dollar limits on coverage, dropping young adults and setting unreasonable annual dollar limits on coverage.
- **Closing the Donut Hole:** 46,015 of Iowa’s Medicare beneficiaries received a one-time, tax free \$250 rebate to help pay for prescriptions during their “donut hole” coverage gap. This year, seniors who hit the coverage gap will get a 50 percent discount on brand name drugs.
- **The Early Retiree Reinsurance Program:** 131 Iowa employers enrolled in the program, which helps retirees and their families continue to have quality, affordable health coverage through their employers.
- **Cost-Free Preventive Services:** New insurance plans must cover certain recommended preventive services, including mammograms, colonoscopies, immunizations, and well-baby and well-child screenings, at no cost to the policy holder. In addition, the law delivered \$2.69 million in grants to expand and support Iowa’s community prevention efforts, primary care workforce and public health infrastructure.
- **Tax Credits for Small Businesses:** 51,100 Iowa small businesses are projected to be eligible for tax credits this year to help them purchase health insurance for their employees. These credits will offset up to 35 percent of small employer insurance premiums.
- **Fighting Fraud:** The *Affordable Care Act* includes significant new tools, such as provider screenings and enforcement measures, that will help fight fraud and protect taxpayer dollars. In January, the Department of Health and Human Services reported recovering over \$4 billion in taxpayer dollars in 2010.
- **Tax Credits for Biomedical Research:** Eight Iowa businesses were awarded more than \$1.7 million in grants to pursue groundbreaking biomedical research to produce new therapies, reduce long term medical costs and advance the goal of curing cancer within the next 30 years.