

# THE AFFORDABLE CARE ACT: A GIANT STEP FORWARD FOR NEW YORKERS

The verdict is in: the Affordable Care Act (ACA) is a major step forward for New Yorkers! More than one million New Yorkers have obtained coverage through NY State of Health (NYSOH), the new health insurance marketplace created under the ACA, in its first year. And even those of us who had coverage before the ACA are protected by the law's provisions ensuring affordable, quality coverage -- for example, preventive services are available without out-of-pocket costs and lifetime and annual limits are banned. The ACA takes steps towards a basic guarantee of health security for Americans. Here are a few examples of how the law helps New York consumers and small businesses.

Before the ACA Was Passed	How the ACA Has Helped Consumers
<p><b>Too Many Did Not Have Insurance</b></p> <ul style="list-style-type: none"> <li>Over two and a half million New Yorkers didn't have health coverage.</li> </ul>	<p><b>Many More Now Have Insurance</b></p> <ul style="list-style-type: none"> <li>More than one million New Yorkers enrolled in health coverage through NYSOH during the first year.</li> <li>Over 80 percent were not insured when they applied.</li> </ul>
<p><b>Insurance Was Not Affordable for Most Consumers</b></p> <ul style="list-style-type: none"> <li>Many consumers couldn't afford their health insurance premiums.</li> <li>Consumers paid too much out of their own pockets for premiums, co-pays and deductibles.</li> <li>New Yorkers faced double-digit premium rate increases every year.</li> </ul>	<p><b>Insurance is Now More Affordable</b></p> <ul style="list-style-type: none"> <li>The premium rates that consumers are now paying through the NYSOH marketplace are on average 53 percent lower than the rates consumers paid before the ACA was in effect.</li> <li>Three-fourths of New York consumers now enrolled in private health plans through NYSOH are eligible for financial assistance to keep their premium costs down. They are receiving an average of \$215 a month in assistance. Out-of-pocket costs, like deductibles, are capped.</li> <li>The ACA, along with a 2010 state law, allows the state to review insurer rate increases, keeping them in check. In September 2014, Department of Financial Services announced that individual rates for 2015 will continue to be 50 percent lower on average than before the creation of the NYSOH.</li> </ul>

## Fighting for Quality, Affordable Health Care for All New Yorkers

Before the ACA Was Passed	How the ACA Has Helped Consumers
<p><b>Poor Quality Coverage Led to High Costs for Consumers, Forcing Many to Go Broke</b></p> <ul style="list-style-type: none"> <li>• Many consumers were underinsured: if they or someone in their family got really sick or in an accident, their health plan wouldn't cover enough of their medical expenses, leaving them with high bills.</li> <li>• Three of five bankruptcies nationally were related to medical bills.</li> </ul>	<p><b>Higher Quality Coverage Now Protects Consumers from Outrageous Bills</b></p> <ul style="list-style-type: none"> <li>• Federal and state standards regulate the quality of health plans, reducing the chances consumers will be stuck with massive bills.</li> <li>• Out-of-pocket costs -- which sometimes previously left people with tens of thousands in bills -- are now capped.</li> <li>• Lifetime and annual benefit limits are now banned, protecting people with cancer and other serious illnesses from using up their coverage and then going broke.</li> </ul>
<p><b>Consumers Faced Big Charges for Necessary Preventive Care</b></p> <ul style="list-style-type: none"> <li>• Consumers with insurance coverage paid upwards of hundreds of dollars annually for preventive care like well-baby visits, colonoscopies and mammograms.</li> </ul>	<p><b>Preventive Care is Free</b></p> <ul style="list-style-type: none"> <li>• Consumers with private insurance and seniors and people with disabilities on Medicare must now receive preventive services at no charge.</li> <li>• Seventy-six million Americans with private insurance, including 4.7 million New Yorkers, have gained coverage for free preventive services, and 37.2 million Medicare recipients nationally benefited from this provision.</li> </ul>
<p><b>Too Many Claims Were Unreasonably Denied or Policies Cancelled Outright</b></p> <ul style="list-style-type: none"> <li>• Millions of people nationwide were dropped by their insurers and had their claims denied once they got sick.</li> </ul>	<p><b>Consumers are Protected Against Abusive Denials of Their Claims</b></p> <ul style="list-style-type: none"> <li>• Stronger protections exist to allow consumers to appeal when their claims are denied.</li> </ul>

## How Does the Law Help Particular Groups of New Yorkers?

- Small businesses and non-profits can get a credit to help them pay for covering their employees; roughly 4 of 5 New York small businesses are eligible.
- Young adults up to age 26 (29 in New York) can stay on their parents' employer-based insurance and former foster care youth can stay on Medicaid up to age 26.
- More working people are able to get Medicaid, thanks to new income requirements, allowing them to get coverage for much less than they would pay for private insurance.
- Women are benefitting from no-copay coverage of contraception and other preventive services.
- Seniors and people with disabilities on Medicare are saving hundreds of dollars each year, as the ACA is closing the Part D prescription drug coverage gap "doughnut hole."
- Immigrants with legal recognition qualify for coverage through NY State of Health and undocumented immigrants with low incomes qualify for Emergency Medicaid.

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