

Democrats can be proud of the passage of the Affordable Care Act which is truly landmark legislation. Senator Edward Kennedy, weak and fighting a malignant brain tumor, said this about health care legislation at the Democratic convention in Denver in 2008, **"that we will break the old gridlock and guarantee that every American...will have decent, quality health care as a fundamental right and not just a privilege. For four decades I have carried this cause—from the floor of the United States Senate to every part of this country. It has never been merely a question of policy; it goes to the heart of my belief in a just society."** It's our duty to honor Senator Kennedy and our heritage as Democrats dedicated to that "just society". Let's familiarize ourselves with the key features so we can educate, share and explain the key benefits of the law during the upcoming campaign. Below is a summary of the key provisions. – Rick Smith

- **President Obama and the Democrats passed the Affordable Care Act to restore health care** as a basic cornerstone of middle-class security in America. Because of the new law, **34 million more Americans will gain coverage**—many who will be able to afford insurance for the first time. Once the law is fully implemented, about 95 percent of Americans under age 65 will have insurance. Starting in 2014, all Americans will have access to affordable health insurance, no matter their circumstances,—whether they change jobs, lose their job, decide to start a business, or retire early.
- Before the Affordable Care Act, insurance companies could deny coverage to children with medical conditions. Thanks to the Affordable Care Act, as many as 17 million children with pre-existing conditions can no longer be denied health insurance.
- The Pre-Existing Condition Insurance Plan (PCIP) provides insurance to people with health conditions who have been uninsured for six months, helping those with cancer or other serious conditions to get the treatment they need. Beginning in 2014, it will be against the law for an insurance company to discriminate against a person based on a pre-existing condition.
- By 2014, insurance companies can no longer charge women more than men for the same care plan. Insurance companies routinely charged women up to 50 percent more than men for the same plan, while some plans completely excluded coverage for maternity care.
- The Affordable Care Act also helps keep insurance premiums down. Insurance companies must publicly justify excessive rate hikes and provide rebates if they don't spend at least 80 percent of premiums on care instead of overhead, marketing, and profits. As many as 9 million consumers are expected to receive up to \$1.4 billion in rebates because the President passed the Affordable Care Act.
- Thanks to the Affordable Care Act, nearly 3.6 million seniors who fell into the Medicare "doughnut hole" last year saved an average of \$604 on prescription drugs. Today Medicare recipients who fall into the coverage gap get big discounts: 50 percent on brand name prescriptions, and up to 14 percent on generic drugs. By 2020, this gap in coverage will be closed—for good.
- Young adults are now eligible to stay on their parents' health insurance plans as they enter the workforce, until they turn 26. Since the health care law passed, 2.5 million young adult gained insurance because of the Affordable Care Act.
- The Affordable Care Act banned limits on caps and those who had already hit a lifetime limit will be eligible for unlimited coverage.
- Help for small businesses—including the new insurance exchanges—will reduce small business health care spending by nearly 9 percent, according to independent estimates. Millions of small businesses are now eligible for a tax credit to help pay for their health care premiums. The credit will increase to cover 50 percent of premium costs in 2014.
- All new insurance plans are required to cover certain preventive services without charging a co-pay or deductible.
- Before health reform, insurance premiums were skyrocketing, and the shared cost of caring for the uninsured added \$1,000 to the typical family's policy.
- Working families are protected from losing their health care or being forced into bankruptcy when a family member gets sick or is in an accident. Families have the security of knowing their health insurance will be there when they need it most.
- Once fully implemented, the law will slow health care premium growth rates, adding another \$2,000 to family savings by 2019.
- The law is expected to reduce the deficit by \$127 billion from 2012 to 2021. The Affordable Care Act cracks down on waste, fraud, and needless Medicare payments to private insurance companies—extending the life of the Medicare Trust Fund by eight years.