

## How Health Insurance Reform Will Help People with Disabilities

### Greater Choices for Americans with Disabilities

#### **Eliminate Discrimination in Obtaining Health Insurance:**

Health insurance reform legislation will prevent any insurance company from denying coverage based on a person's underlying health status, including genetic information.

#### **Make Health Care Accessible to Everyone:**

By expanding health insurance to all Americans and providing premium assistance to make it affordable, health insurance reform will significantly increase access to a choice of health insurance plans for individuals with disabilities. This will enable individuals who are employed to keep their jobs rather than giving up employment in order to receive Medicaid benefits.

#### **More Affordable Choices**

Health insurance reform will create a health insurance exchange so you can compare prices and health plans and decide which quality affordable option is right for you and your family. In addition, some bills would provide a new voluntary insurance program that helps families deal with long-term care costs if a loved one develops a disability.

#### **Expand the Medicaid Program:**

Health insurance reform will expand the Medicaid program to more Americans, including people with disabilities. This expansion will assist low-income adults who have disabilities but do not meet the stringent requirements of the SSI program to receive Medicaid coverage.

### Lowering Costs by Rewarding Quality and Cutting Waste

#### **Provide Deep Discounts for Medications in the Medicare “Donut Hole”:**

For individuals with disabilities who are dually eligible for Medicare and Medicaid, prescription drug coverage through Medicare Part D leaves them at risk of hitting the “doughnut hole,” or the gap in prescription drug coverage. In an historic agreement, the drug industry has agreed to provide individuals with a discount of at least 50 percent for medication costs that fall in this coverage gap, saving thousands of dollars for some enrollees.

#### **Financial Relief for Low-Income Medicare Beneficiaries:**

Health insurance reform will simplify the application process for financial support for low-income Medicare beneficiaries. It will also increase premium subsidies and decrease certain copayments for Medicare's drug benefit.

### Assuring Accessible, Quality, Affordable Health Care for People with Disabilities

#### **Preventive Care for Better Health:**

People with disabilities are less likely to receive preventive care and are more likely to be diagnosed with screenable cancers at a later stage. By ensuring that all Americans have access to preventive care and investing in public health, health reform will work to create a system that prevents illness and disease instead of just treating it when it's too late.

#### **Improve Care for Chronic Disease:**

One in every 10 Americans experiences a major limitation in activity because of a chronic condition. Health insurance reform will encourage innovations in the treatment of these diseases to prevent disabilities from occurring and progressing.

#### **Promote High Quality Care:**

Health insurance reform legislation will establish medically driven priorities and standards on quality, require quality reporting by hospitals, and provide incentive payments for high quality performance. As a result, people with disabilities will have better information to support their health care choices.