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How does Health Reform Affect You?

If you are insured now...

...through a large employer.

- **You can keep your current plan.** Premiums are projected to stay the same or slightly decline.

...through a small employer.

- You can keep your current plan. Premiums are projected to slightly decrease.
- New health reform law provides **tax credits to small businesses** starting this year to help them afford health coverage for employees.

...through Medicare.

- **You can keep what you have.** The new health reform law does not cut guaranteed traditional Medicare benefits.
- **You get \$250 if you fall in the prescription drug ‘Doughnut Hole’** – it will be completely eliminated by 2020.
- **No co-pays for preventive services.**

...you purchase insurance on your own.

- **You will pay 59% less on average** than you currently do under the status quo.

If you are uninsured now and...

...you just graduated from college.

- The new health reform law allows you to **stay on your parents’ health plans** up to age 26.

...you lost your job or your employer does not cover you.

- **New “exchanges” and new subsidies** start in 2014 and will help middle class families purchase health insurance and keep premiums affordable.

...you have a pre-existing condition.

- The new health reform law **bans insurance companies from denying you coverage** based on pre-existing conditions in 2014, sets up high-risk pools in the meantime.

Learn more at www.dr sforamerica.org

Doctors for America is a non-profit organization of physicians and medical students who advocate for changes in the health care system to ensure affordable access to quality care for all.