



Healthier People, Stronger Communities

The Immediate Benefits of Landmark Federal Health Care Reform

The passage of health care reform marks an unprecedented opportunity for our country, state and communities to improve the health of millions of our friends, families and neighbors. There is a renewed focus on supporting community-based services and expanding public programs that ultimately benefit us all by ensuring access to high-quality, affordable health care, regardless of income or employment status. Reforms will take place over the next four years and beyond, but we will start seeing the following benefits in Washington State this year.

Putting Children First

Children will no longer be denied coverage or treatment due to pre-existing conditions. Washington State will continue to fund Apple Health for Kids, providing critical access to medical, dental and preventive services.

Covering Adults Regardless of Health Conditions

Adults with pre-existing conditions will be able to purchase health coverage through an expanded high-risk pool with the help of federal funding. Further, insurance companies will no longer be allowed to cancel existing health insurance policies when a person gets sick. Health plans will be required to include preventive services with no out-of-pocket costs, and plans can no longer include lifetime limits on coverage.

Providing Coverage Options for Young Adults

Young adults will be able to stay on family insurance plans until the age of 26, unless they get a job that offers health insurance.

Improving Medicare to Help Seniors

The “doughnut hole” in the Medicare Part D prescription drug benefit will gradually be eliminated through 2020. About 160,000 Washington State seniors will see immediate relief in their out-of-pocket expenses for prescription drugs, including a one-time \$250 rebate to help pay for their medications in 2010. Starting in 2011, seniors in the gap will receive discounts on brand name and generic prescription drugs.

Helping Small Businesses in a Big Way

Reform will impact the health of both employees and small businesses. Over 90,000 small businesses in our state could qualify for a tax credit to make providing health insurance for their employees more affordable.¹ Qualifying employers will receive a tax credit worth up to 35 percent of their contribution toward health insurance. There is also a 25 percent credit for small nonprofit organizations.

Protecting and Expanding Coverage for Those Most At Risk

While significant expansions to Medicaid are not slated until 2014, Washington State is applying to receive federal funds this year





Leveraging Community Health Centers

One of the most immediate outcomes of health care reform is a renewed commitment to community health centers, which have been serving a significant portion of our state's low-income uninsured and underinsured people for more than a quarter century. In Washington State and across the nation, community health centers will expand to serve more people and enhance medical, dental and behavioral health services.

Looking Ahead

In the coming years we will continue to see benefits of health care reform — all building toward broader reforms in 2014. We will see program expansions to cover our neediest people, the creation of health insurance exchanges to provide affordable choices for working families, and increased access to preventive care that will help to address health conditions before they become more critical, or even life-threatening. Washington's community health center system will continue to serve a vital role in health care delivery, and will become the health care home for many of the newly insured people in our state.

to help offset the costs of the state's Basic Health and Disability Lifeline (formerly GA-U) programs. These funds will help preserve insurance coverage for tens of thousands of our state's lowest-income residents. In 2014, Medicaid will be expanded to cover all individuals under age 65 with incomes up to 133% of the Federal Poverty Level (FPL) — \$24,352 for a family of three — covering more than 300,000 additional Washington residents.²

Making Sure You Have a Primary Care Provider

Primary care providers will play a critical role in the coming years, providing care for the 32 million Americans expected to become insured as a result of health care reform.³ The National Health Service Corps will fund 15,000 - 17,000 new primary care providers across the country over the next five years, dramatically expanding the primary care workforce while helping communities in need.⁴



This fact sheet summarizes key health care reform provisions from the [Patient Protection and Affordable Care Act](#) and the [Reconciliation Bill](#), utilizing analysis from the [National Association of Community Health Centers](#) and the [Kaiser Family Foundation](#). Washington specific citations below:

1. www.healthreform.gov, "Health Insurance Reform and Washington," 2010.
2. Washington State Office of Financial Management, 2008 Washington State Population Survey, Dec. 2008.
3. [Congressional Budget Office](#), 2010.
4. National Association of Community Health Centers, "[Community Health Centers and Health Reform: Summary of Key Health Center Provisions](#)." May 18, 2010.

For more information, please visit www.chnwa.org or www.wacmhc.org.



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