



HEALTH CARE REFORM THAT BENEFITS ALL AMERICANS

AFTER 100 YEARS OF TALK AND COUNTLESS FAILED EFFORTS,
BARACK OBAMA WAS THE PRESIDENT WHO FINALLY MADE
HEALTH CARE REFORM A REALITY FOR AMERICA.

IN THE MORE THAN FIVE YEARS SINCE THE AFFORDABLE CARE
ACT PASSED, HERE IS WHERE WE STAND.

■ BETTER ACCESS TO CARE

- Prohibited coverage denials and reduced benefits due to pre-existing conditions
- Eliminated lifetime and annual limits on insurance coverage and established annual limits on out-of-pocket spending on essential health benefits
- Required health plans to cover dependent children up to age 26
- Prohibited retroactive cancellation of policies, except in the case of fraud, eliminating the practice of people developing costly illnesses and then losing their coverage
- Expanded Medicaid to all previously ineligible adults with incomes under 133 percent of the federal poverty level (the Supreme Court directed that this expansion be at the discretion of states)
- Established a system of state and federal health insurance exchanges or marketplaces to make it easier for individuals and small-business employees to purchase health plans at affordable prices
- Simplified health choices by requiring individual and small business plans to offer four standard categories at various costs, plus a catastrophic option for people under age 30 and people who cannot otherwise afford coverage
- Established individual responsibility by requiring all Americans who can afford insurance coverage to purchase it or pay a fee
- Established employer responsibility by requiring mid-size and large companies to provide health coverage to their workers or contribute to their coverage through a fee
- Required individual and small business health plans to include a comprehensive package of benefits, covering emergency services, hospitalization, maternity and newborn care, mental health and substance abuse treatment, prescriptions, rehab services, lab tests,

preventive care such as annual physicals, and pediatric services, including dental and vision care

- Simplified eligibility and enrollment requirements in Medicaid and the Children's Health Insurance Program (CHIP)
- Extended and improved the sustainability of CHIP
- Expanded Community Health Centers and incentives for primary care providers to practice in the communities that need them most
- Created a new FDA approval pathway to advance biosimilars, which offer the potential to lower treatment costs for patients on high-cost biologics
- Provided new home- and community-based options for elderly and disabled Americans who require long-term care services
- Introduced new coverage options and other improvements for Native Americans through an improved Indian Health Service
- Created a temporary reinsurance program to sustain group coverage for early retirees prior to 2014 reforms
- Created a temporary high-risk pool program to cover uninsured people with pre-existing conditions prior to 2014 reforms
- Created health plan disclosure requirements and simple, standardized summaries so consumers can evaluate coverage information and compare benefits
- Provided funding for a voluntary home-visiting program to support mothers and young children in underserved communities

■ MORE AFFORDABLE HEALTH CARE AND COVERAGE

- Established financial assistance to help individuals and families who otherwise cannot afford health coverage purchase it through state and federal marketplaces
- Created a tax credit for small businesses that provide health coverage to their employees
- Prohibited charging more for women to receive coverage
- Prohibited charging more for people at risk – those who have pre-existing conditions, work in high-risk jobs, or have family histories of health problems – and prevented excessive charges for older Americans
- Required health insurers to provide consumers with rebates if the amount they spend on health benefits and quality of care, as opposed to advertising and marketing, is too low
- Instituted an annual review process to prevent health plans from imposing excessive and unreasonable rate increases
- Allowed employer health plans to provide incentives for workers related to wellness programs
- Eliminated out-of-pocket costs for preventive services like immunizations, certain cancer screenings, contraception, obesity screening and counseling, and behavioral assessments for children
- Eliminated out-of-pocket costs for Medicare beneficiaries for preventive services like certain cancer screenings, diabetes screenings, annual physicals, and smoking cessation counseling
- Phases out the “donut hole” coverage gap for Medicare prescription drug coverage to save Medicare beneficiaries money
- Expanded competitive bidding in Medicare to lower costs for durable

medical equipment such as wheelchairs and hospital beds

- Created new Medicare payment and delivery models to pay for the value rather than the volume of services provided, as well as the new Centers for Medicare & Medicaid Innovation to promote improvement in health care quality and costs through the development and testing of innovative health care payment and service delivery models
- Created Accountable Care Organizations consisting of doctors and other health-care providers who commit to improve the quality and reduce the cost of patient care and get to share in savings from keeping patients well
- Phases out overpayments to Medicare Advantage plans, while requiring Medicare Advantage and Medicare prescription drug plans to spend at least 85 percent of their Medicare revenue on patient care
- Reduced drug costs through increased Medicaid rebates, expanded discount programs and established a new system for approval of more affordable versions of biologic drugs

IMPROVED QUALITY AND ACCOUNTABILITY

- Established new transparency requirements and a “star rating” system for hospitals, nursing homes, Medicare Advantage plans, physicians, and other providers to give consumers information related to quality and cost
- Provides incentives to hospitals in Medicare to reduce hospital-acquired infections and avoidable readmissions. Created a collaborative health-safety learning network, Partnership for Patients, that includes more than 3,700 hospitals to promote best quality practices
- Linked Medicare payments to physicians, hospitals, and other providers to quality of care improvements and lower costs
- Improved coordination of care between Medicare and Medicaid to better serve individuals who receive care through both programs. Formed the Elder Justice Coordinating Council to identify and prevent elder abuse, neglect and exploitation
- Included numerous tools to combat health care fraud, including increased sentencing guidelines for criminal health-care fraud with over \$1 million in losses and new fraud prevention and detection efforts that identify fraudulent activity and prevent inappropriate payments
- Increased consumer protection and community service requirements for charitable hospitals
- Raised the Medicare hospital insurance tax and imposed a new tax on net investment income for high income taxpayers in order to strengthen the Medicare Hospital Insurance Trust Fund
- Increased the share of the Medicare Part B premium paid by high-income beneficiaries to strengthen the program
- Required drug and medical-device manufacturers to publicly disclose

payments and other compensation, like gifts and travel, to physicians and teaching hospitals to limit conflicts of interest

- Created the Patient-Centered Outcomes Research Institute to fund large-scale studies of comparisons of treatments to improve providers' and patients' health care decision-making
- Required the posting of calorie information on menus of chain restaurants with 20 or more locations and vending machines

The Recovery Act, the Medicare Access and CHIP Reauthorization Act, and other new laws and executive actions further advanced the cause of effective, accountable and affordable health care by creating:

- Incentive payments for doctors, hospitals, and other providers to adopt and use certified electronic health records (EHR)
- A new funding pool for Community Health Centers to build, expand and operate health-care facilities in underserved communities
- Health provider training opportunities, with an emphasis on primary care, including a significant expansion of the National Health Service Corps
- Significant new investments in public health in the Recovery Act and expanding them through the creation of the Prevention and Public Health Fund in the ACA to support public-health initiatives that target heart disease, diabetes, mental illness, and other conditions that afflict large segments of the population
- A permanent fix to the Medicare physician payment problem, eliminating cliffs for Medicare payments to physicians, while protecting Medicare patients' relationships with their doctors. The law also creates strong incentives for quality of care improvements and lower costs, as well as the adoption of alternative payment models like accountable care organizations
- Extended funding for the Children's Health Insurance Program, in 2009 and 2015, which provides coverage for millions of low-income children
- New powers for the Food and Drug Administration to regulate tobacco products, offering significant new tools to combat preventable diseases
- New laws and regulations to improve food safety
- Tough new policies to improve nursing home quality and safety
- A more aggressive push for physical fitness and healthy eating through

policies related to school meals, nutrition labeling improvements, and public-private collaborations through “Let’s Move.”

- A comprehensive, intergovernmental strategy to combat outbreaks of the flu (H1N1), Ebola, and other infectious diseases, and to address critical prescription drug shortages

President Obama’s health care policies have even broader and more transformative implications for the U.S. economy. In the years to come, the ability to buy portable and affordable plans on a competitive marketplace will allow countless Americans to move, start businesses, and dream big American dreams – without worrying if an illness will bankrupt them.

**See more on the President’s record on health care at
WH.gov/the-record/health-care**