Obamacare Isn't Complicated

Check It Out With The **Bubbles** Below

You Are Employed. 99% of companies with more than 200 employees offer health insurance

If you like your insurance you can keep it.

2018, Excise tax on High-Cost Insurance plans

Large employeers must offer health insurance.

But you get sick

Repeal

Obama

Sept 2010 rescission is banned

You Are Unemployed

COBRA allows workers to continue their group insurance from their former employer You pay the entire premium.

Try to get on your parents group plan until the age of 26

You may be able to buy an individual insurance plan. You pay the entire premium

If you start a business find out if your eligible for group coverage

Find out if your kids are eligible for CHIP

This means insurers won't be able to cancel your health coverage just because you get sick

You get insurance and become really sick and your bills are astronomical

Repeal

Obama

Sept 2010 No lifetime limits. Regulates annual limits

Sept 2010, your kids can stay on your policy until 26 yrs old if your plan already covers dependents. Jan 2011, kids under 26 that have aged out of their plan will be eligible to enroll again. Over 2 million have enrolled AP

Small Business

Obama

Repeal

Small business pays 18% more than large businesses for the same health coverage

Small Business may not be able to afford healthcare

96% of of small businesses have less than 50 employees These companies are exempt from Obamacare (Kaiser)

93% with 50-199 and 99% with more than 200 employees have health insurance

Companies with more than 50 employees are required to pay $2000 for each employee in excess of 30 full time employees if they do not provide coverage

Companies with less than 100 employees will be able to purchase affordable insurance at small business exchanges in 2014

You get sick before 2014

2015 Increase Fed Match in the kids CHIP

Ban on pre-existing conditions for adults starts in 2014

Insurers can rescind your policy

No insurance You can go to the emergency room

Sept 2010 Pre-existing conditions for Kids are banned

Adults

Kids to 19

Repeal

Obama

2010 Eligible Businesses get a tax credit up to 35% of a small business's premium costs. 2014 this rate increases to 50%

You can find insurance

You may become one of the 1,000,000 people who go bankrupt each year due to healthcare bills

You or your kids have a pre-existing condition

Insurance co. could put limits on the total they will pay annually and for your lifetime

This costs $116 billion which adds $1000 in premiums to the insured. People that are not insured only pay 63% of their health care costs.

Starting 2014 health exchanges with subsidies for families earning less than $88K or singles earning $43K

Supreme Court OK's expansion of Medicaid but states cannot be forced into compliance. Fed. Govt. pays 90%. 30 million low income could get insurance

You Want insurance but Can't Afford it

Obama

Repeal

No health exchanges

You don't want insurance

Repeal

Obama

You get sick and must go to an emergency room. You "free riders" add $1000/yr to the premiums of all the families with insurance to cover you, the uninsured

2014 Individual Mandate requires "free riders" that can afford insurance to obtain it. Those that fail to comply are subject to a tax. Supreme Court decision

The tax will begin in 2014 at $95 or 1% rise to $695 or 2.5% by 2016 The Week

8% or 26 million Americans will be affected. Not everyone will be forced to pay out of pocket. 8 million eligible for Medicaid. 11 million eligible for subsidies. 7 million (2%) will have to buy a plan or pay the tax. ABC News

Sept 2010 insurers are required to pay the full cost of recommended preventive services

and Jan 2011 80-85% of your premium must be used for actual healthcare Before some companies would spend only 70%

Drawn by Gary Jackson Vancouver, WA

Medicare

Obama

Supports traditional Medicare and the changes in Obamacare

Plan of Rep Ryan (R-WI)

You are 55 or over

You keep traditional Medicare

You are younger than 55.

CBO says you would not enroll in the current Medicare program but would get premium support payment to help you purchase private health insurance

Jan 2011 Free preventive care and fixes state doctor pay formulas

Starting Jan 2011, when donut hole is reached you get a 50% discount on brand name drugs & 7% on generics. This saved $2.1 billion

When you turn 65 in 2022, CBO est. the cost of a private plan would be $20,500/yr

When you turn 65 in 2022 under the traditional Medicare you would pay $5,630 (Kaiser)

Your voucher pays $8,000 You pay $12,500 (Kaiser)

It's not in the law but President Obama has stated he will use Medicare clout to negotiate lower drug prices

Or 22% of your est. SSN (Kaiser)

That's 49% of your est. SSN (Kaiser)

Without insurance you could face an astronomical bill which could cause bankruptcy

Gradually raises age of eligibility from 65 to 67 beginning in 2022.

The donut hole closes in 2020.

CBO estimate in 2030 typical 65 yr old would pay 68% out of pocket vs 25% now

3% Overhead to run Medicare vs up to 30% for a private healthcare insurance co. Jan 2011 requires reductions to 15-20% for private insurance

The donut hole would NOT close in 2020.

59 out of 92 provisions of Obamacare are already implemented Fox News

Especially For Women

Obama

Gender Rating is eliminated in 2014

Repeal

Gender rating would continue because 95% of the top individual insurers and 37 states allow this. Prevention Magazine

and none of the following would happen

This means you cannot be turned down or charged more simply because you are a women

2012 Contraception, breast feeding equip and domestic violence screening must be covered.

4.5 million low income women become eligible for Medicaid

2014 Maternity services will be covered in all health insurance plans.

2012 No cost for well-women visits

In 2014 pregnancy and C-sections can no longer be considered "pre-existing conditions.