

## Implementation Timeline - Affordable Care Act (ACA)

<b>Increasing Coverage and Access to Affordable Care</b>	<b>Consumer Protections</b>	<b>Improving Quality/ Lowering Costs</b>
<b>NOW: 2010</b>	<b>NOW: 2010</b>	<b>NOW: 2010</b>
<b>Pre-existing Condition Insurance Plans (PCIPs)</b> offers coverage to uninsured.	<b>No pre-existing condition exclusions for children under age 19</b>	<b>Eliminates co-pays and deductibles for preventive services</b> (commercial plans and Medicare)
Extends <b>dependent coverage to young adults up to age 26</b>	Insurance companies cannot drop coverage mid-stream ( <b>no rescissions</b> )	Cracks down on health care fraud
<b>Small business tax credit:</b> up to 35% if offer insurance	<b>Eliminates lifetime \$ limits</b> on coverage	<b>Closing Medicare Donut Hole:</b> \$250 rebate on medicines
<b>Expands primary care workforce</b> via Public Health and Prevention Fund	New independent <b>appeals process</b> , with grants to states for offices of health insurance consumer assistance	<b>Early retirees:</b> \$5 billion federal fund to subsidize high cost medical claims
	New resources help consumers take control of their health care: <b>HealthCare.gov</b> ~ <b>CuidadodeSalud.gov</b>	
<b>2011</b>	<b>2011</b>	<b>2011</b>
Increases access to <b>long term care</b> services at home and in the community	Streamlines paperwork and administrative costs	<b>Closing Medicare Donut Hole:</b> 50% discount on brand name prescription drugs
<b>Primary care:</b> New investments to increase the no. of primary care doctors, nurses, nurse practitioners, physician assistants	Requires <b>Medical Loss Ratio (MLR):</b> insurance plans must pay 80-85% of revenues on subscribers' health care.	States can require insurance co.s to submit justification for requested premium increases. Adds transparency, strengthens <b>State oversight of premiums</b>
<b>Expands community health centers</b>		<b>Connects Medicare payments to quality outcomes</b>
<b>2012</b>	<b>2012</b>	<b>2012</b>
Establishes <b>CLASS program</b> , a voluntary option for <b>long-term care insurance</b>		Establishes " <b>Independent Payment Advisory Board</b> " for Medicare
<b>2013</b>	<b>2013</b>	<b>2013</b>
Increases Medicaid payments for primary care services.	Limits the tax deductibility of compensation to health insurance company executives	Expands Medicare authority to bundle payments
Additional funding for the <b>Children's Health Insurance Program (CHIP)</b>		
<b>2014</b>	<b>2014</b>	<b>2014</b>
<b>Insurance Exchanges</b> available individuals, small businesses. Small business tax credit expansion	<b>Eliminates discrimination due to pre-existing condition or gender</b>	Medicare delivery system changes and cost containment policies implemented
<b>Medicaid expands to everyone at or below 133% of the poverty level</b>	<b>Eliminates annual \$ limits on coverage</b>	[Medicare Donut Hole eliminated: 2020]