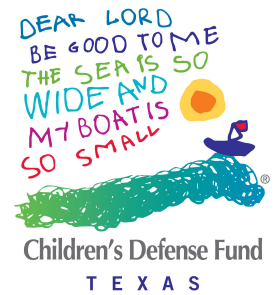


## Ten things to know about: Texas and Health Reform



**The Affordable Care Act (aka Health Reform) increases prevention and makes health care more secure for families.**

The Affordable Care Act:

1. Prevents Texans of all ages from being denied, dropped or priced out of coverage when they are ill, injured, or have pre-existing conditions—starting in 2014. *The pre-existing exclusion for children has already been eliminated.*
2. Provides 95% of Texan children the health coverage they need to grow up healthy.
3. Allows parents to keep their young adult children on their health plans until they turn 26.
4. Prohibits insurers from charging women and mothers more than men and fathers for health coverage —starting in 2014.
5. Provides *all* insured Texans their preventive health services, including: well-child checks, mammograms, prenatal care, birth control and cancer screenings at no co-pay—starting in 2014. *Medicare, new adult policies, and children's policies have already started this.*
6. Protects and strengthens Medicare and eliminates the “donut hole,” allowing seniors to afford their prescriptions. *Medicare drug discounts have already helped over 2 million Texas seniors.*
7. Requires health insurance companies to justify any future rate increases and prove they are spending at least 80% of premium dollars on health care, not shareholder profits.
8. Allows millions of Texans to gain access for the first time ever to the private insurance market, which will offer many new quality and affordable options in what's commonly called the *marketplace*. Sliding-scale subsidies will provide affordability supports for those with lower and more modest incomes starting in 2014.
9. Insurance companies can no longer place lifetime or annual limits on covered care. This and many other cost protections will dramatically reduce the number of Texans forced into bankruptcy from medical bills. *Today, medical bills are the #1 reason for bankruptcy.*
10. Requires that members of Congress get their health care coverage from the same plans available to millions of Americans.

**Texas should make the most of the Affordable Care Act.** To get enrolled in health coverage starting October 1, 2013, call 1800.318.2596. To join us in ensuring Texans have more reliable and cost-effective health care, visit [www.TexasWellandHealthy.org](http://www.TexasWellandHealthy.org) or follow us on Facebook @KidsWellTexas and Twitter @TxWellHealthy.