



**Hon. Doris O. Matsui**  
Member of Congress

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## HEALTH INSURANCE REFORM

### *Immediate Investments*

As soon as it is enacted, health insurance reform will change our health insurance system for the better in many ways. The following is a partial list of the positive benefits that will come from health insurance reform legislation directly after it is enacted:

- **ENDS RESCISSIONS:** It will be illegal for insurance companies to drop people from their coverage after they get sick.
- **BANS LIFETIME COVERAGE LIMITS:** It will be illegal for insurance companies to cap the amount of coverage they will provide to policyholders over a lifetime.
- **MAKES PREVENTIVE CARE AFFORDABLE:** Under Medicare and new private plans, policyholders will no longer have to pay deductibles or co-payments for preventive care.
- **GIVES TAX BREAKS TO SMALL BUSINESSES:** Firms that choose to offer coverage to their workers will be able to take a tax credit worth up to 35 percent of their premium costs.
- **CLOSES THE MEDICARE PART D “DONUT HOLE”:** Effective in 2010, Medicare Part D enrollees will receive a \$250 rebate when they hit the coverage gap in their prescription drug coverage that is known as the “donut hole.” The donut hole will be eliminated entirely by 2020.
- **PROVIDES IMMEDIATE HELP FOR THE UNINSURED:** People who are uninsured because of a pre-existing condition will have access to insurance through a temporary high-risk pool that is funded by the government.
- **IMPROVES THE PRIMARY CARE WORKFORCE:** Incentives and grants will be available to medical students and doctors to encourage them to go into primary care and to provide basic medical care in underserved areas.
- **BANS PRE-EXISTING CONDITION EXCLUSIONS FOR CHILDREN:** It will be illegal for insurance companies to refuse to cover children with pre-existing conditions. (By 2014, it will be illegal for insurance to refuse to cover *anyone* with pre-existing conditions.)