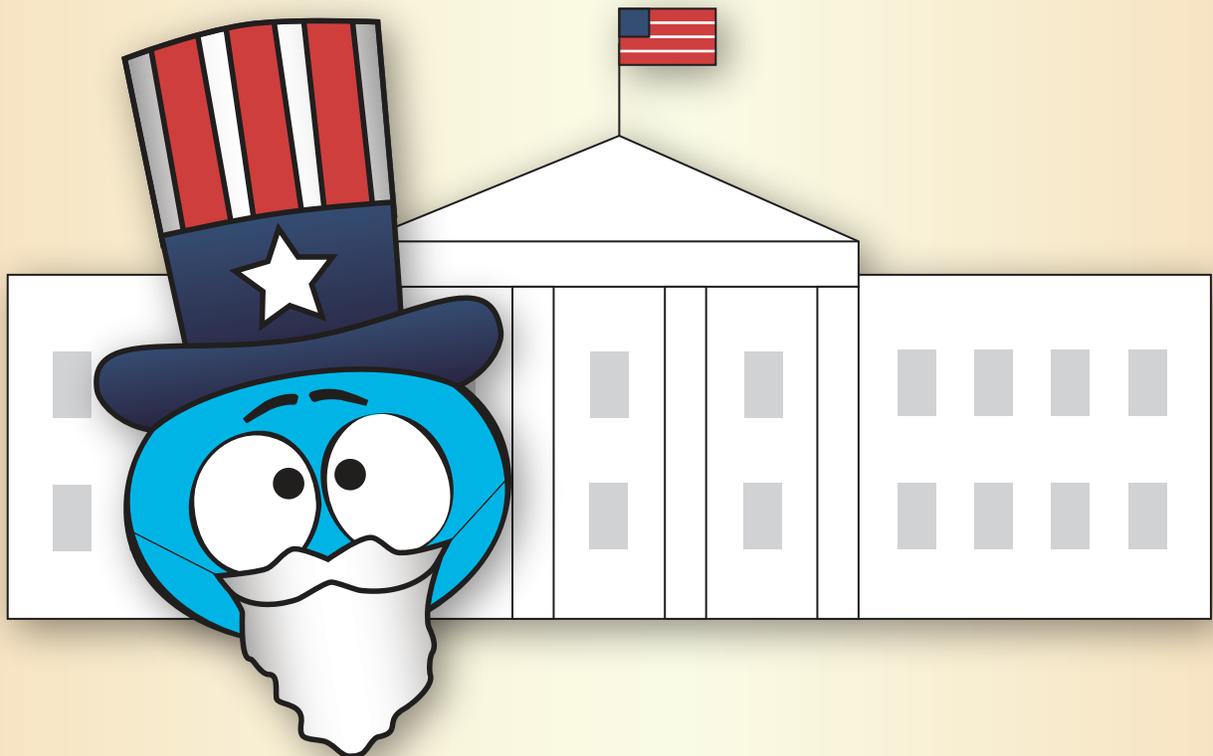




# HEALTHCARE REFORM 101



## The Problem

Healthcare and health insurance in the United States had gotten really expensive and hard to get. Before healthcare reform, there were about 46 million Americans without health insurance.

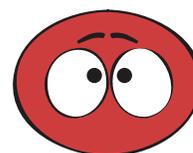


### Causes

- America's population is getting older and using a lot more healthcare.
- In the past, people buying health insurance for themselves could've been turned away for having **pre-existing health conditions** like diabetes or cancer.
- Some insurance policies used to have a **lifetime limit on benefits**.
- In the past, small businesses could have been charged extra for insurance if some of their employees were sick, which meant the employees had to pay more too.

### Effects

- People without health insurance or without enough health insurance might end up skipping check-ups or putting off sick visits, because they can't afford to pay the bills. This means that they're more likely to be hospitalized for serious health problems later. And serious health problems are expensive!
- When people can't afford to pay their medical bills, it becomes more risky for providers to care for them. This higher risk leads to higher healthcare costs and the insurance **premiums** go up for everyone!
- The amount of money the government spends on health programs like Medicare and Medicaid—that provide healthcare for older, disabled and low income Americans—is growing.



NO TREATMENT WHEN SICK

+

NO ANNUAL CHECK-UPS

=

SERIOUS HEALTH PROBLEMS

## The Solution— Healthcare Reform

- Healthcare Reform gets rid of pre-existing condition restrictions and lifetime limits on benefits, and introduces **health insurance marketplaces** — also known as health insurance exchanges — into the United States healthcare system.
- The goal of Healthcare Reform is to help make getting health insurance easier for you and your family.

## Key Terms

**Pre-Existing Health Condition:** A health problem that you had before you applied for a health insurance policy or enrolled in a new health plan. Pre-existing conditions can include things like heart disease, high blood pressure, cancer, type 2 diabetes and asthma.

**Lifetime Limit on Benefits:** A maximum amount of money that an insurance company will spend

on your healthcare costs. Once they've spent that maximum amount, you are responsible for paying all of your healthcare expenses out of your own pocket.

**Premium:** A monthly fee you will pay to your insurer for your health insurance coverage. Your insurer calculates your premium amount based on the risk of illness or injury for the group of people that they cover. The higher the risk of the group, the higher your premium will be.

### Healthcare Reform:

The Patient Protection and Affordable Care Act, PPACA, ACA, Affordable Care Act, Obamacare, Healthcare Reform

A federal statute signed into law in 2010. It is meant to make healthcare easier to get and more affordable for consumers like you. It brings things like health insurance marketplaces and lower costs into the United States healthcare system.

### Health Insurance Marketplace:

Marketplace, Exchange, Health Insurance Exchange, HIM, HIX

An online marketplace where health insurance companies sell their health plans, and you — the consumer — buy them.



## Tip!

**If more people have health insurance, then there are more people to pay for it, and it becomes less expensive for everyone!**

# POP QUIZ

- 1. The Patient Protection and Affordable Care Act, the ACA and Healthcare Reform, all refer to the same law.**
  - A. True
  - B. False
- 2. The amount of money the government spends on health programs like Medicare and Medicaid is shrinking.**
  - A. True
  - B. False
- 3. Healthcare Reform will:**
  - A. Do away with lifetime limits on benefits
  - B. Get rid of pre-existing condition restrictions
  - C. Introduce public health insurance marketplaces, also known as exchanges
  - D. All of the above
- 4. Having a lifetime limit on benefits means that once a person hits a 'lifetime limit', decided on by their health plan, they have to pay all of their healthcare costs on their own.**
  - A. True
  - B. False
- 5. Before healthcare reform, there were about 46 million Americans without health insurance.**
  - A. True
  - B. False

How did you do?

1. A. 2. B. 3. D. 4. A. 5. A.



## PLAY ON THE GO

Have you mastered the Challenge?  
Log in now! You can play as many times as you'd like.

Shopping for healthcare made simple. **GAME ON!**

