

Comprehensive Health Care Reform Enacted into Law

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President Obama has signed the [Patient Protection and Affordable Care Act](#) (Pub. L. No. 111-148) and an associated reconciliation bill that fixes certain fiscal elements in the Act. The Act is intended over ten years to expand health coverage to 32 million uninsured Americans and reduce the Federal budget deficit by \$143 billion, while banning discrimination on the basis of pre-existing conditions, gender or health status, and ending lifetime and annual limits on health benefits.

Coverage is extended to the uninsured through an expansion of Medicaid eligibility to those below 133 percent of poverty, the creation of state-based insurance Exchanges offering coverage of minimum benefits packages, a combination of mandates on individuals and small businesses to secure coverage with tax credits, and cost-sharing assistance for low and middle income Americans.

The new law also phases out the Medicare Part D prescription drug "donut hole" or gap in coverage by 2020, eliminates cost-sharing for preventive health screening and care, invests in primary care provider education, and establishes a new voluntary long-term care cash benefit for individuals with disabilities.

[Click here](#) for a slidedeck that provides a general summary of the Patient Protection and Affordable Care Act (Pub. L. No. 111-148), as amended by the reconciliation bill (H.R. 4872).

[Click here](#) for a chart of the insurance reforms in the Act. Foley Hoag will be providing additional, detailed summaries and analyses of the new law.