



HEALTH CARE *and you*

The Health Care Law: What it Means for People Living in Rural Areas

The health care law provides several benefits to all Americans. Many of the benefits and protections in the health care law are particularly important for those living in rural areas. By understanding what's in the law, you can make better health care choices for you and your family.

Makes it easier to get health insurance

- Those without insurance, small businesses and self-employed people will be able to purchase health insurance through the Health Insurance Marketplace by 2014. The Health Insurance Marketplace will offer a choice of plans, making it easier for people in rural areas to compare plans and prices.

Lowers costs

- You no longer have to pay some of the out-of-pocket costs for preventive care such as immunizations, mammograms and other screenings for certain cancers or diabetes.

- If you have Medicare, you'll qualify for an annual wellness visit, mammograms, and other screenings for certain cancers and diabetes—at no additional cost to you.
- If you reach the Medicare Part D coverage gap in 2013, you will receive discounts on your prescription drugs. You will get a 52.5% discount on your brand-name prescription drugs and a 21% discount on your generic prescription drugs while you are in the coverage gap this year. These discounts will gradually increase until the coverage gap disappears in 2020.
- How much you'll pay out of pocket for each drug may vary depending on your Part D plan.
- The discounts will gradually increase until the Part D coverage gap disappears in 2020.
- Starting in 2014, you may be able to get tax credits to help you pay your premiums for health insurance purchased through the Health Insurance Marketplace.

Provides tax credits for small businesses

- If you are a small business owner, you may be able to get tax credits to offset part of the cost of offering health insurance to your employees. An estimated 2.8 to 4 million small businesses will be eligible for the credits that start in 2014.

Eliminates discriminatory insurance practices

- Health insurance companies can no longer drop your health coverage if you get sick. Your health insurance is guaranteed as long as you pay your premiums. New protections are also in place to limit excessive premium increases.
- Insurance companies can no longer place lifetime or annual dollar limits on your health coverage – giving you peace of mind that your benefits won't run out when you need them the most. The ban on lifetime limits started in 2010. The ban on annual limits begins in 2014.

Increases access to health care in rural areas

- Invests in the health care work force to ensure that people in rural areas have access to doctors, nurses and other primary care providers.
- Provides more resources to medical and nursing schools to train doctors and nurses to work in rural and underserved areas.
- Invests in new programs such as community health teams to help you manage chronic conditions such as diabetes, high blood pressure and heart disease.
- Ensures that hospital and other providers in rural communities receive Medicare funds they need to offer quality care and keep their doors open.
- Provides more funding for community-based health care centers in rural areas, as well as grants for school-based health centers in underserved areas.

Go to **www.aarp.org/healthlawguide** for information about how the health law works for you and your family.