

How Health Reform Helps the People of Kentucky

Cracks Down on Insurance Company Abuses

- Insurers will no longer be able to deny you coverage because of a pre-existing condition or drop your coverage when you get sick.
- Insurers will no longer be able to charge higher premiums based on your gender or health status.
- Kentuckians have been paying more for coverage and getting less. Insurers finally will be required to spend more of our premium dollars on actual medical care and quality measures.

Ends Runaway Premiums for the Middle Class

- Uninsured Kentuckians will be able to gain coverage through a competitive marketplace called an “exchange.” By forcing insurance companies to compete, exchanges will drive down costs, guarantee choice, and put consumers in control.
- People with moderate incomes (for example, a family of four making up to \$88,000) will get help paying their premiums.

Provides Financial Security and Stability

- All of Kentucky’s 724,000 seniors and people with disabilities on Medicare will no longer have to pay for preventive services, and many will have more help paying for prescriptions.
- Health reform will set limits on how much families will have to spend on health care out of their own pockets (on copayments, deductibles, etc.).
- Insurers will no longer be able to put yearly or lifetime limits on how much they will pay for your care if you get sick.
- Health reform will reduce the federal deficit by \$138 billion in the next 10 years and will save \$1.2 trillion more in the following two decades.

Expands Coverage, Saves Lives

- Young adults can stay on their parents’ health plans up to the age of 26.
- Health reform will save lives. Without reform, an estimated 4,400 Kentuckians would have died prematurely due to a lack of health coverage over the next decade.
- 438,000 uninsured Kentuckians will gain insurance coverage by 2019.