



# Advocates for Justice and Education, Inc.

The Parent Training and Information Center for the District of Columbia

## Healthcare Reform for Families

In 2010, President Obama signed the Patient Protection and Affordable Care Act (ACA) into law. The ACA ensured that millions of under or uninsured Americans would soon have access to healthcare.

One of the most important changes brought about by healthcare reform will be the establishment of health insurance exchanges in 2014, which will allow the uninsured the ability to purchase healthcare on the open marketplace. The District of Columbia has been working vigorously to implement healthcare reform since the ACA was passed in 2010.

About half of DC residents receive insurance through their employer and about 30 percent are covered by Medicare and/or Medicaid. Although only seven percent of DC residents are uninsured, the government has targeted certain populations, including individuals with special needs and their caregivers, to receive communications about the health insurance exchange and other healthcare reform changes like Medicaid eligibility and enrollment changes. Starting in 2014, individuals who earn less than 133 percent of the poverty level (approximately \$29,000 for a family of four) will be eligible to enroll in Medicaid, which offers additional services to help those who may require long-term care at home and in the community.

Some of the changes in healthcare coverage that affect families have already been implemented, including:

- Coverage of dependent children up to age 26. Youth are now able to stay on their parent's plan until they reach the age of 26.
- Eliminating pre-existing restrictions for children. Insurance companies will not be able to deny coverage to children under the age of 19 due to a pre-existing condition. **This will extend to adults in 2014.**
- Free preventive care. "Qualified health plans" will have to provide certain preventive services, like immunizations for infants, children, and adolescents, without charging a deductible, co-pay or coinsurance.
- Elimination of annual limits. This will prohibit insurance companies from imposing annual limits on insurance coverage. For families with children with chronic conditions, including children with physical or mental developmental disabilities, this change will help make healthcare more affordable for many families. A new \$10,000 limit on out-of-pocket expenses will also reduce a family's financial burden if their child requires frequent hospitalizations or expensive medication. The ACA also eliminated lifetime limits on medication, which is important for families with children with serious illnesses.

For more information on healthcare reform in the District of Columbia, please visit [www.healthreform.dc.gov](http://www.healthreform.dc.gov).

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