



COVERAGE • ASSISTANCE • RESOURCES • EDUCATION

For members of the hemophilia community, staying on top of insurance issues can feel like a full-time job. To help you better understand your coverage, Baxter has developed the CARE program educational series, which provides information on a variety of insurance-related topics.

EDUCATIONAL
SERIES
VOLUME 4

Healthcare Reform Becomes Reality

What does healthcare reform really mean? And when will it all take effect? This volume of the CARE program educational series helps you better understand the new healthcare insurance landscape, and shows how you can stay proactive with your insurance.



Ron, WI

HOW WILL HEALTHCARE REFORM AFFECT YOU?

With the passage of the Patient Protection and Affordable Care Act on March 23, 2010, coverage will be extended to millions without insurance. The bill also provides for some sweeping changes that affect everyone, especially those in the hemophilia community.

Insurance Changes for the Hemophilia Community¹

One of the most important things to know about the new law is this: All existing individual and employer-sponsored insurance plans will remain essentially the same under the bill. But these plans do have some improvements:

- Insurance providers will not be allowed to rescind, or suddenly void, insurance coverage.
- Dependents can be covered up to age 26 on their parents' insurance.
- Lifetime caps will be eliminated.

For individuals and families looking to obtain new insurance coverage, the process will be easier and more inclusive:

- Insurance providers will be required to provide coverage regardless of preexisting conditions.

- At the same time, providers will not be able to charge higher premiums based on health status or gender.
- Medicaid coverage will be expanded to all individuals under age 65 with income up to 133% of the federal poverty level.

Want to know what healthcare reform means to you and when these will take effect? Look inside for more in-depth information on the changes and their timing.

Want answers now? Call the Baxter Insurance Assistance Helpline at 1-888-229-8379 for access to compassionate insurance experts who can answer your questions on insurance and the CARE program.

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Parents of Children With Hemophilia¹⁻³

As a parent or guardian, the new health insurance laws represent some great strides forward.

- Beginning in September of this year, health insurance companies cannot deny coverage to your children under 19 based on a preexisting condition. That means all new plans and all existing plans will cover your child.
- At the same time, the law prohibits rescissions, or eliminating your child's coverage due to his or her condition or other illness, once a claim has been received.
- Also beginning in September of this year, insurers will begin to allow children to stay on your family policy until the age of 26. Check your policy to see when you can add your child to your plan. Some plans may require you to wait until the open enrollment period.



The Major Family, LA

BE PROACTIVE! If your children aged 18-26 would like to take advantage of this extended coverage, they may be able to rejoin your policy beginning in September.

Young Adults (18-26)⁴⁻⁶

For young adults with hemophilia, the health insurance landscape appears much friendlier than it may have in the past. Since young adults have the highest uninsured rate of any age group (30%), many of the key changes are aimed directly at you.

- Beginning in September of this year, insurers will begin to allow you to stay on your parents' policy until the age of 26. This applies even if you do not live with your parents, and/or if you are married. If you would like to take advantage of this extended coverage, talk to

your parents about their insurance policy and find out when you can join their plan.

- Starting in 2014, insurance companies will no longer be able to deny coverage for people with preexisting conditions. In the meantime, the health reform bill provides for a temporary federal program, called a high-risk pool. For eligible individuals with preexisting conditions *who have not been covered for 6 months*, insurance will be provided with limited out-of-pocket costs and standard premiums that don't vary by health condition.

- Lifetime caps will be prohibited beginning in September, eliminating stress when looking toward the future. Annual caps may still exist.



Diego, CA

BE PROACTIVE! Many health insurance companies have already begun covering young adults up to age 26. Call your provider to see if you're covered.

Adults Over 26^{1,5-6}

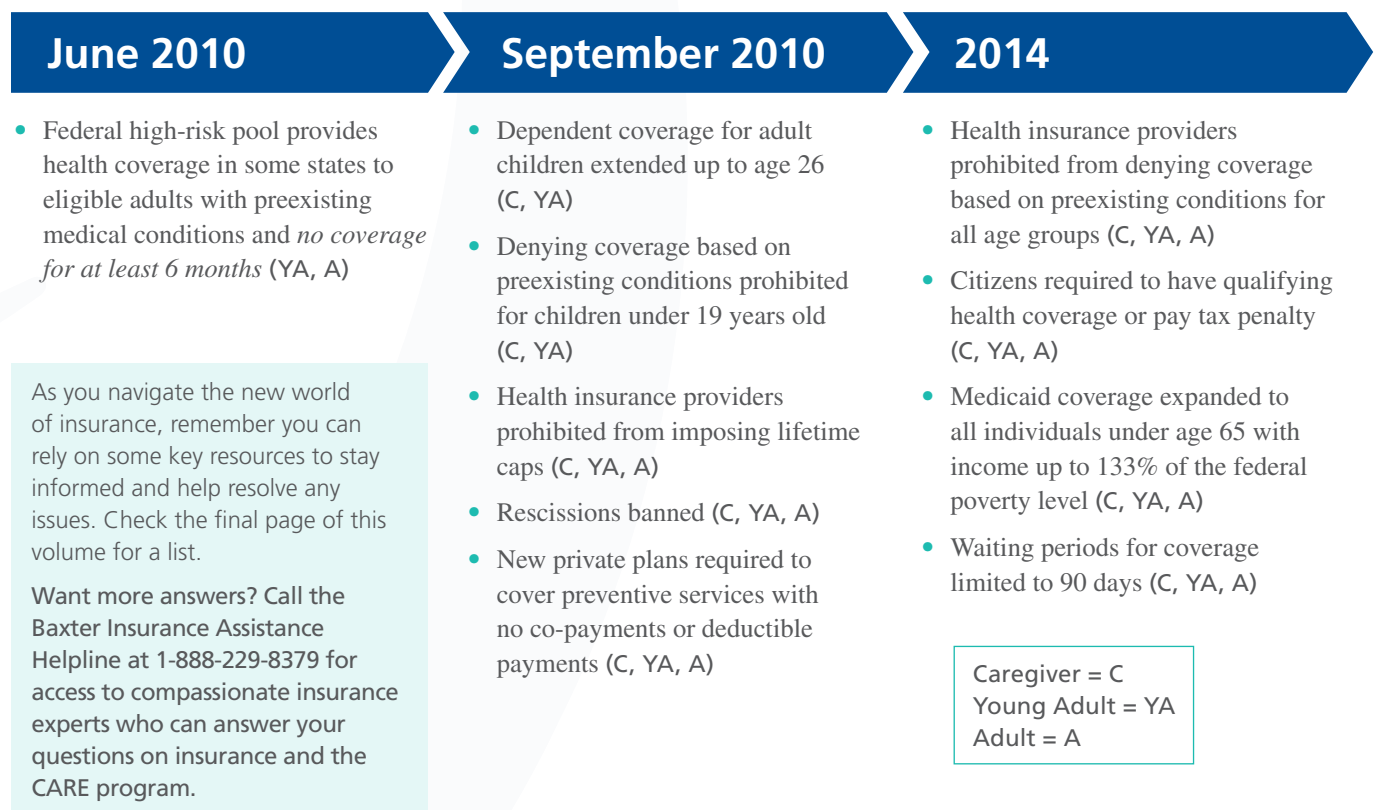
Throughout your adult life, your health needs will vary. The new law provides a number of health insurance changes that will improve your day-to-day and future outlook.

- Beginning in September, lifetime caps are a thing of the past. You no longer have to worry about hitting your insurance limit and seeking new job and/or insurance options. Annual caps may still apply.
- Also beginning in September, new private plans will be required to cover preventive services with no co-payments or deductible payments. Medicare will also automatically cover preventive services, a free annual comprehensive wellness visit, and a personalized prevention plan.
- Denying coverage based on a preexisting condition will no longer be a concern starting in 2014. If you're without coverage now, the creation of a federal high-risk pool provides health insurance for eligible individuals in the meantime. Insurance through the pools will cost the same as individual coverage without any additional charge due to hemophilia.

BE PROACTIVE! If you're interested in coverage through the temporary high-risk pool, call an insurance agent and/or get up-to-date information through the Department of Health and Human Services Web site, www.hhs.gov.

When Will Healthcare Reform Affect You?^{6,7}

Wondering what changes happen when? This chart details when the key changes take effect and which groups are most affected.



Terms You Should Know^{8,9}

Deductible—a specific dollar amount for which consumers are responsible each year. Beyond this amount, insurance providers begin to pay for healthcare services.

Federal poverty level (FPL)—the federal government’s working definition of poverty and standard for eligibility for public programs. Varies by individual and family size.

High-risk pool—new temporary federal program providing health insurance to eligible individuals with preexisting conditions who have been uninsured for at least 6 months. Restrictions apply. Visit our online resources for more information.

Out-of-pocket costs—healthcare costs, including deductibles, copayments, and co-insurance, that are the responsibility of the consumer. Does not include premiums.

Premium—monthly payment for health insurance.

Preventive care—healthcare emphasizing early detection and treatment of diseases, including screenings and wellness programs.

Rescission—the process of voiding or eliminating coverage, usually based on grounds of “misrepresentation,” or leaving off key information from the application. In practice this can mean ending coverage based on preexisting conditions.

References: **1.** Summary of coverage provisions in the Patient Protection and Affordable Care Act. Kaiser Family Foundation Web site. www.kff.org/healthreform/upload/8023-R.pdf. Accessed May 13, 2010. **2.** High risk pools for uninsured persons with pre-existing conditions. Health Reform GPS Web site. www.healthreformgps.org/resources/high-risk-pools-for-uninsured-persons-with-pre-existing-conditions/. Accessed May 14, 2010. **3.** I’m a parent, how will reform affect coverage for my children? White House Web site. www.whitehouse.gov/health-care-meeting/questions/insurance-through-work-10. Accessed May 14, 2010. **4.** Young adults and the Affordable Care Act: protecting young adults and eliminating burdens on families and businesses. US Department of Health and Human Services Web site. www.hhs.gov/ocio/regulations/adult_child_fact_sheet.html. Accessed May 14, 2010. **5.** Explaining health care reform: questions about the extension of dependent coverage to age 26. Kaiser Family Foundation Web site. www.kff.org/healthreform/upload/8065.pdf. Accessed May 13, 2010. **6.** White House. Key provisions of health reform that take effect immediately. www.whitehouse.gov/healthreform/immediate-benefits. Accessed May 14, 2010. **7.** Health reform implementation timeline. Kaiser Family Foundation Web site. www.kff.org/healthreform/upload/8060.pdf. Accessed May 13, 2010. **8.** Glossary of key health reform terms. Kaiser Family Foundation Web site. www.kff.org/healthreform/upload/7909.pdf. Accessed May 13, 2010. **9.** Glossary of health insurance terms. National Association of Insurance Commissioners and the Center for Insurance Policy and Research Web site. www.naic.org/documents/index_health_reform_glossary.pdf. Accessed May 17, 2010.



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BE PROACTIVE!

Now that you know more about the Patient Protection and Affordable Care Act and how it relates to you, take a moment to test what you’ve learned with these fill-in-the-blank questions:

1. Beginning in _____, dependents up to the age of _____ can be covered on family insurance plans.
2. Under the new healthcare insurance laws, waiting periods cannot extend past _____ days.
3. This group has the highest rate of uninsured of any age group, at 30%: _____.
4. Eligible adults without coverage because of preexisting conditions may receive coverage through high-risk pools until _____, when insurance providers will no longer deny coverage based on preexisting conditions.
5. One change taking effect in September of this year is: _____.

Answers: **1.** September; **2.** 26; **3.** Young adults; **4.** 2014; **5.** Answer could be one of the following: Dependent coverage extended up to age 26; lifetime caps eliminated; rescissions banned; new plans required to cover preventive services.

RESOURCES

To stay informed and help resolve any issues, these online and hotline resources will provide more information and assistance.

- Kaiser Family Foundation: www.kff.org
- Health Reform GPS: www.healthreformgps.org
- White House: www.whitehouse.gov
- www.HealthReform.gov
- Baxter Insurance Assistance Helpline, for immediate answers to your insurance questions, such as guidance on insurance applications or appeals and how to access CARE program patient assistance (1-888-BAXTER9, or 1-888-229-8379)
- Bleeding Disorders Legal Information Hotline,* for assistance with legal and insurance issues related to bleeding disorders (1-800-520-6154)

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