



COLORADO CENTER
on LAW & POLICY

Justice and Economic Security for *all* Coloradans

Press Release

Colorado Center on Law and Policy

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Today, the House of Representatives passed historic health insurance reform legislation that will bring badly needed help to tens of millions of Americans.

“The light shone today.” said Elisabeth Arenales, health care program director for the Colorado Center on Law and Policy. “This is a defining moment in our nation’s history. Ten, 20, 50 years from now, this health care plan will be as sacrosanct to Americans as Medicare is today. Thank you to all those representatives who stood up for all of us. We look forward now to a day soon when people no longer lie awake at night worrying about whether they will be able to keep their health insurance, afraid that their own or their children’s illness will rob them of their financial future.”

The reforms ensure for the first time in our nation’s history that every American will have access to health insurance. Immediate benefits, to take effect in 2010, include:

- Phased elimination of the Medicare “donut hole”
- New insurance plans will not be able to impose pre-existing condition exclusions on children
- No more annual limits for health coverage
- Young adults up to age 26 can be covered under their parent’s plan,
- No more rescissions, where health plans drop coverage when people get sick.

By 2019, 95 percent of non-elderly legal residents will have health insurance coverage; that’s 32 million more people than today. Low- and middle-income people making up to \$88,000 a year for a family of four will have access to premium credits to purchase that coverage. An estimated 60 percent of America’s businesses will qualify for a tax credit to purchase insurance and all small businesses not currently offering coverage will have access to group purchasing through state based exchanges. States will receive substantial

help to expand Medicaid for low income people, with the federal government paying for 100 percent of the initial expansion, and 90 percent from 2020 on.

“That’s a great deal for Colorado residents. Tens of thousands of uninsured Coloradans will now have comprehensive health insurance coverage” Arenales said.

Overall, the plan reduces the federal deficit by \$138 billion over the first 10 years, according to the Congressional Budget Office.

The Colorado Center on Law and Policy will continue analyzing health care reform as the package works through the Senate and the president’s office. In addition, following final passage, CCLP will monitor how the legislation is implemented and offer new materials to help Coloradans understand how they’re affected.

The Colorado Center on Law and Policy is a nonprofit, nonpartisan research and advocacy organization seeking justice and economic security for all Coloradans.