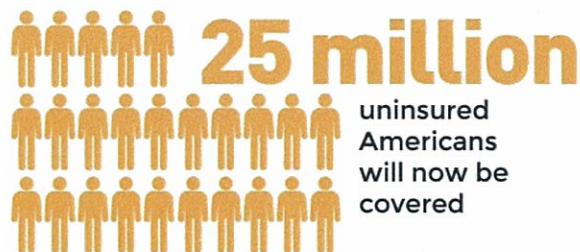


# Health Insurance Is Changing

The Affordable Care Act creates new benefits and costs for consumers



## COVERING THE UNINSURED



Source: Congressional Budget Office



## COVERING PRE-EXISTING CONDITIONS

All policies will now cover pre-existing conditions. The federal program that currently covers pre-existing conditions has average claims costs that are 8.5 times greater than those in the individual market today.



Sources: Centers for Medicare and Medicaid Services; Society of Actuaries



## REQUIRING BROADER BENEFITS

All policies must cover 10 categories of benefits, many of which are not included in the coverage individuals purchase today



Source: Health and Human Services



## LIMITING PREMIUM DIFFERENCES

Premiums cannot vary based on a person's gender or medical history



New restrictions on varying premiums by age will increase costs of younger individuals

Source: Contingencies



## TAXING HEALTH INSURANCE

**\$100 billion** health insurance tax ...

... causing premiums to increase for an average family by up to



**\$400** a year

Source: Joint Committee on Taxation



## PROVIDING FINANCIAL ASSISTANCE

**25.7 million** people will be eligible for premium tax credits based on their income

**40%** of people who currently purchase coverage on their own will not be eligible



Sources: Families USA; Congressional Budget Office