



Disability Coalition on Healthcare Reform

Building a Movement for Access and Choice

What Health Reform Means for People with Disabilities

The comprehensive health care reform legislation passed by Congress will significantly improve health care. The new law will make health care more affordable for working people, cover millions of Americans without insurance, and strengthen Medicare and Medicaid.

The health reform builds on the current system to increase access and choice in health care and long term care for people with disabilities.

- **Insurance reform:** National Health reform will end discrimination by insurance companies against people with disabilities and people with pre-existing conditions. *You won't be denied and there will be caps on out of pocket costs.*
- **Coverage of medically necessary benefits:** Required benefits provided by health plans will include durable medical equipment, rehabilitation, habilitation, mental health and substance abuse treatment. *You will be able to access a range of disability-related services you need to live independently.*
- **Affordable health care:** People in the two-year waiting period for Medicare and other low and mid-income uninsured individuals with disabilities can get affordable health care using premium credits and cost-sharing subsidies. *You won't have to go into medical debt trying to pay for COBRA or for high premiums in the individual market.*
- **Medicaid coverage:** Low-income people with disabilities will be covered in the new Medicaid expansion, increasing access to health care and long term services and supports. *You won't have to pay such large out of pocket costs to qualify for Medicaid.*
- **Access to home and community-based services:** The 90% of Americans with no long term care coverage will be able to enroll in a voluntary long term care insurance program that guarantees benefits and does not discriminate against people with pre-existing conditions. *If you pay into the program for 5 years, you will be able to access supports necessary to stay in your own home without having to spend your life savings to qualify for Medicaid attendant services.*

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