

The New Health Care Law and When It Will Take Effect

Q. If health reform is so important, why do we have to wait four years for it?

A. You don't have to wait four years. Some provisions of the law are already in effect, and some kick in next year, while other more complex changes begin in 2014.

It takes some time because Congress gave a long to-do list to the U.S. Department of Health and Human Services, other federal agencies and, in some cases, state governments. On the to-do list:

- Set up state insurance purchasing exchanges to help consumers do comparison shopping for health coverage.
- Close the Medicare drug coverage gap.
- Require insurance companies to accept applicants with preexisting health problems.
- Require most people to have insurance and offer help with premiums to make insurance affordable.
- Provide tax credits to small businesses that offer employees health coverage.
- Set up a voluntary government long-term care insurance program that won't turn you down because of a preexisting health condition and places no limit on how long you can get benefits.
- Expand coverage to an estimated 32 million uninsured people.

And the list goes on.

"This health reform law is quite far-reaching and touches nearly every aspect of our health care system," says Jennifer Tolbert, a health policy expert at the Kaiser Family Foundation, an independent health research organization based in California.

The foundation has produced one of the easiest to use and most [comprehensive time lines](#) covering deadlines in 13 subject areas, from making health care more affordable to increasing the number of doctors and nurses and providing more long-term care options for older Americans.

For those who prefer just the deadline highlights, [AARP offers a one-page fact sheet](#) geared to beginners.

One glance at these time lines and you'll know why health reform is impossible to roll out completely in a couple of months.

Still, some parts of health insurance and health care are already changing because of the law.

While critics continue vehement attacks on the law and threaten to repeal it, Health and Human Services officials counter that Americans are just beginning to experience some of its benefits.

A [new government website](#) required by the law, for example, helps people find insurance coverage now and provides health reform updates for families with children, individuals, people with disabilities, older people, young adults and employers.

"Already, people who were uninsured because of a preexisting condition are getting coverage through new Pre-Existing Condition Insurance Plans, and young adults are able to stay on their parents' coverage until age 26," said Jessica Santillo, an HHS spokeswoman. "Businesses are getting help providing their employees and early retirees with health coverage, and insurers are prohibited from denying coverage to children with health conditions or dropping coverage for Americans when they get sick just because they made an unintentional mistake on their paperwork."

In addition, people in Medicare Part D who end up in the drug coverage gap known as the "doughnut hole," this year are receiving \$250 checks to lower their prescription bills. Next year, there will be a 50 percent discount on brand-name drugs purchased in the gap. Also in 2011, Medicare patients will get free annual physical exams and free preventive health care benefits like cancer screenings.

Source: AARP.com; Susan Jaffe of Washington, D.C., covers health and aging issues and writes the Bulletin's weekly column, Health Care Reform Explained: Your Questions Answered.

http://www.aarp.org/health/health-care-reform/info-10-2010/hcr_explained_law_takes_effect.html?cmp=NLC-RSS-DAILY-BULLETIN