



September 2012

Benefits of Health Care Reform in Bell and Bell Gardens

Committee on Energy and Commerce, Democratic Staff

On September 24, 2012, Rep. Henry A. Waxman released a report on the benefits the Affordable Care Act is providing throughout Los Angeles County. This appendix summarizes the benefits of this historic legislation in Bell and Bell Gardens.

In Bell and Bell Gardens, the benefits of health reform are significant:

- **22,000** residents of Bell and Bell Gardens with private insurance will receive an easy-to-understand summary of their health benefits and coverage, including a standardized “coverage examples” section that uses a format modeled on the nutrition facts label for food.
- **2,000 young adults** in Bell and Bell Gardens who would otherwise be uninsured now have health insurance through their parents’ health care plans.
- **4,600 seniors** in Bell and Bell Gardens received Medicare preventive services without paying any co-pays, coinsurance, or deductibles in 2011, and 3,000 seniors have received these free services so far in 2012.
- **140 seniors** in Bell and Bell Gardens received new Medicare Part D prescription drug discounts worth \$50,000 in 2011, an average discount of up to \$330 per senior.
- **4,600 women** in Bell and Bell Gardens can now receive preventive benefits such as well-woman visits, FDA-approved contraception, and gestational diabetes screenings at no charge.
- **6,500 children** in Bell and Bell Gardens with preexisting health conditions can no longer be denied insurance coverage.
- **11,000** residents of Bell and Bell Gardens are protected from excessive rate increases by new limits on the amount of money that health insurers can spend on administrative expenses and profits and the requirement that health insurers justify rate increases of 10% or more.
- **14,000** residents of Bell and Bell Gardens no longer have lifetime limits on their insurance coverage.
- **\$1.5 million** in grants have been awarded to Family Health Care Centers in Bell and Bell Gardens. These grants support community health centers which provide cost-effective and high-quality primary care services, often in underserved communities.

In addition, when the law goes fully into effect in 2014, insurers will be prohibited from discriminating against the 15,000 Bell and Bell Gardens residents under 65 with a pre-existing health condition; 22,000 Bell and Bell Gardens residents with private insurance coverage will no longer face annual limits on coverage, and 31,000 Bell and Bell Gardens residents who now lack health insurance will have access to coverage for the first time. Every resident who purchases their health insurance on the private market will be able to shop for health insurance in transparent and competitive marketplaces called exchanges, where insurers will be required to publish the prices and benefits of their policies in simple, plain language.