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Benefits of Health Care Reform in Cerritos

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 Cerritos.

In Cerritos, the benefits of health reform are significant:

- **37,000** residents of Cerritos 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.
- **900 young adults** in Cerritos who would otherwise be uninsured now have health insurance through their parents’ health care plans.
- **6,900 seniors** in Cerritos received Medicare preventive services without paying any co-pays, coinsurance, or deductibles in 2011, and 4,500 seniors have received these free services so far in 2012.
- **660 seniors** in Cerritos received new Medicare Part D prescription drug discounts worth \$280,000 in 2011, an average discount of up to \$430 per senior. So far in 2012, more than 220 seniors have received prescription drug discounts.
- **8,500 women** in Cerritos can now receive preventive benefits such as well-woman visits, FDA-approved contraception, and gestational diabetes screenings at no charge.
- **2,600 children** in Cerritos with preexisting health conditions can no longer be denied insurance coverage.
- **26,000** residents of Cerritos 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.
- **30,000** residents of Cerritos no longer have lifetime limits on their insurance coverage.
- **80 small businesses** in Cerritos have received tax credits to help maintain or expand health care coverage for their 400 employees.

In addition, when the law goes fully into effect in 2014, insurers will be prohibited from discriminating against the 8,500 Cerritos residents under 65 with a pre-existing health condition; 37,000 Cerritos residents with private insurance coverage will no longer face annual limits on coverage, and 6,800 Cerritos 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.