



September 2012

Benefits of Health Care Reform in Cudahy

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 Cudahy.

In Cudahy, the benefits of health reform are significant:

- **7,000** residents of Cudahy 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.
- **600 young adults** in Cudahy who would otherwise be uninsured now have health insurance through their parents’ health care plans.
- **1,700 women** in Cudahy can now receive preventive benefits such as well-woman visits, FDA-approved contraception, and gestational diabetes screenings at no charge.
- **2,100 children** in Cudahy with preexisting health conditions can no longer be denied insurance coverage.
- **3,800** residents of Cudahy 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.
- **4,800** residents of Cudahy no longer have lifetime limits on their insurance coverage.

In addition, when the law goes fully into effect in 2014, insurers will be prohibited from discriminating against the 4,700 Cudahy residents under 65 with a pre-existing health condition; 7,000 Cudahy residents with private insurance coverage will no longer face annual limits on coverage, and 9,200 Cudahy 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.