



September 2012

Benefits of Health Care Reform in El Monte

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 El Monte.

In El Monte, the benefits of health reform are significant:

- **38,000** residents of El Monte 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.
- **2,900 young adults** in El Monte who would otherwise be uninsured now have health insurance through their parents’ health care plans.
- **6,500 seniors** in El Monte received Medicare preventive services without paying any co-pays, coinsurance, or deductibles in 2011, and 4,200 seniors have received these free services so far in 2012.
- **280 seniors** in El Monte received new Medicare Part D prescription drug discounts worth \$120,000 in 2011, an average discount of up to \$410 per senior.
- **9,300 women** in El Monte can now receive preventive benefits such as well-woman visits, FDA-approved contraception, and gestational diabetes screenings at no charge.
- **7,300 children** in El Monte with preexisting health conditions can no longer be denied insurance coverage.
- **19,000** residents of El Monte 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.
- **25,000** residents of El Monte no longer have lifetime limits on their insurance coverage.
- **80 small businesses** in El Monte have received tax credits to help maintain or expand health care coverage for their 400 employees.
- **\$114,000** in grants have been awarded to the El Monte School District. These grants support school-based health centers, which expand children’s access to health care, prevent unnecessary health-related absences, and reduce health care expenditures.

In addition, when the law goes fully into effect in 2014, insurers will be prohibited from discriminating against the 21,000 El Monte residents under 65 with a pre-existing health condition; 38,000 El Monte residents with private insurance coverage will no longer face annual limits on coverage, and 36,000 El Monte 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.