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## Benefits of Health Care Reform in Long Beach

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 Long Beach.

In Long Beach, the benefits of health reform are significant:

- **250,000** residents of Long Beach 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.
- **12,000 young adults** in Long Beach who would otherwise be uninsured now have health insurance through their parents’ health care plans.
- **36,000 seniors** in Long Beach received Medicare preventive services without paying any co-pays, coinsurance, or deductibles in 2011, and 24,000 seniors have received these free services so far in 2012.
- **3,000 seniors** in Long Beach received new Medicare Part D prescription drug discounts worth \$1.7 million in 2011, an average discount of up to \$550 per senior. So far in 2012, more than 1,200 seniors have received prescription drug discounts.
- **62,000 women** in Long Beach can now receive preventive benefits such as well-woman visits, FDA-approved contraception, and gestational diabetes screenings at no charge.
- **29,000 children** in Long Beach with preexisting health conditions can no longer be denied insurance coverage.
- **130,000** residents of Long Beach 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.
- **170,000** residents of Long Beach no longer have lifetime limits on their insurance coverage.
- **380 small businesses** in Long Beach have received tax credits to help maintain or expand health care coverage for their 2,100 employees.
- **\$4.8 million** in grants have been awarded to Saint Mary’s Medical Center and The Children’s Clinic in Long Beach. These grants support community health centers, training for new primary care physicians, school based health centers, and other important public health priorities.

In addition, when the law goes fully into effect in 2014, insurers will be prohibited from discriminating against the 87,000 Long Beach residents under 65 with a pre-existing health condition; 250,000 Long Beach residents with private insurance coverage will no longer face annual limits on coverage, and 89,000 Long Beach 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.