

On Tuesday, March 23, President Obama signed into law a set of historic health reforms. The Spina Bifida Association (SBA) remains steadfast in our dedication to the principles of healthcare reform for people with Spina Bifida.

The SBA of Massachusetts is a nonpartisan organization. Our mission is to advocate on behalf of those persons living with Spina Bifida and all affected by it.

The new law (P.L. 111-148) includes a number of important changes to the nation's health care system that will have a significant impact on the lives of the millions of Americans with serious, chronic, or life-threatening illnesses. There are twelve key changes that will benefit those living with pre-existing conditions.

Effective Immediately in 2010:

* New Coverage Options for Individuals with Pre-existing Conditions: Within 90 days (June 21), high-risk insurance pools will be created to make insurance available to individuals with pre-existing health conditions until health care coverage exchanges are operational in 2014.

* No Exclusions for Children: Within six months (September 23), insurers will no longer be able to exclude children with pre-existing conditions from being covered under their parents' insurance.

* No Dropping the Sick: Within six months (September 23), insurers will not be able to rescind policies to avoid paying medical bills when a person becomes ill.

* No Lifetime Limits: Within six months (September 23), lifetime limits on coverage will be prohibited.

* Young Adults Can Stay on Their Parents' Plans: Within six months (September 23), children will be able to stay covered under their parents' insurance plan until age 26.

Effective in 2011

* Expansion and Strengthening of the Health Care Workforce: The new law expands investments in the nation's health care workforce to help meet the needs of the nearly 65 million Americans who cannot easily access primary care. Beginning in Fiscal Year (FY) 2011, funding for scholarships and loan repayments for primary care practitioners working in underserved areas will be expanded. By July 2011, primary care and nurse training programs, including the Medicare Graduate Medical Education Program, will be expanded to help address workforce shortages.

Effective January 1, 2014

* No Denials of Coverage: Insurers will no longer be able to refuse to sell or renew policies because of an individual's health status, and will no longer be able to exclude coverage for an individual of any age because of a pre-existing condition.

* No "Grading" of Costs: Insurers can no longer charge higher rates because of an individual's health status or gender.

* No Annual Limits: Health plans will be prohibited from imposing any annual limits on coverage.

* No Out-of-Pocket Fees for Preventative Care: Health plans will no longer be able to charge co-pays and deductibles for recommended preventive care.

* New State Insurance Markets: Health insurance exchanges will open in each state, allowing individuals and small employers to shop for health insurance policies.

* Subsidies for Those in Need: Tax credits will be available to those whose income is above Medicaid eligibility and below 400 percent of the poverty level who do not receive acceptable coverage. Additionally, Medicaid eligibility will increase to 133 percent of

poverty level for all non-elderly individuals.

We are pleased that this new legislation will dramatically improve the lives of people Spina Bifida. Improvements include making insurance available to those who cannot currently afford it, eliminating discriminatory insurance practices such as exclusions for people with pre-existing conditions and annual and lifetime benefits caps, and improving access to long-term care. Families with children who are ill will have greater security knowing their child cannot be denied insurance coverage due to a pre-existing condition and that older children can remain on a parent's insurance policy until the age of 26.