

Top 10 provisions in the **Affordable Health Care for America Act** that would take effect immediately upon enactment.

1. Begins to close the Medicare Part D Donut Hole. Reduces the donut hole by \$500 and institutes a 50% discount on name-brand drugs.

2. Immediate help for the uninsured until Exchange is available. Creates a temporary insurance program until the Exchange is available for individuals who have been uninsured for several months or have been denied a policy because of pre-existing conditions.

3. Bans lifetime limits on coverage. Prohibits health insurance companies from placing lifetime caps on coverage.

4. Ends rescissions. Prohibits insurers from nullifying or rescinding a patient's policy when they file a claim for benefits, except in the case of fraud.

5. Extends coverage for young people up to 27th birthday through parents' insurance. Requires health plans to allow young people through age 26 to remain on their parents' insurance policy, at the parents' choice.

6. Eliminates cost-sharing for preventive services in Medicare. Eliminates co-payments for preventive services and exempts preventive services from deductibles under the Medicare program.

7. Improves help for low-income Medicare beneficiaries. Improves the low-income protection programs in Medicare to assure more individuals are able to access this vital help.

8. Provides new consumer protections in Medicare Advantage. Prohibits Medicare Advantage

plans from charging enrollees higher cost-sharing for services in their private plan than what is charged in traditional Medicare.

9. Continuity for displaced workers. Allows Americans to keep their COBRA coverage until the Exchange is in place and they can access affordable coverage.

10. Increasing number of primary care doctors. Provides new investment in training programs to increase the number of primary care doctors, nurses, and public health professionals.

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