

The new healthcare reform bill will bring changes, some will affect your SWHP coverage. Not all changes will happen at once.

Changes in 2010:



Coverage for children under age 19 that have a pre-existing condition - during open enrollment



Adult children covered to age 26— this includes married children



No copays or deductibles for preventive care, services will be covered at 100%.



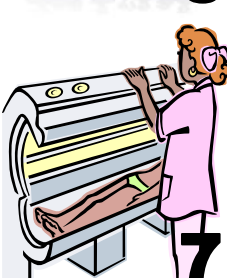
Lifetime benefit limits will go away.



Medicare prescription drug coverage will change a little— you will pay less towards the cost of your prescriptions.



If you employ 25 people or less and pay at least half of their health insurance, you may be eligible for a tax credit of up to 35% of the premiums you pay – 2010 through 2013.



Tanning Salon tax – effective July 2010, there will be a 10% tax on all indoor tanning salon services.

Changes in 2011 and beyond:



Medicare prescription drug coverage – you may be able to get brand name prescription drugs filled at a 50% discount.



Wellness programs - small employer groups who establish a wellness program may be eligible for a grant to start up and maintain the program – for up to 5 years.



Medicaid enrollment expansion possible, all individuals under age 65 (including adults without children, pregnant women and children) who don't exceed 133% of the federal poverty level will be eligible to enroll.



Medicare Part B – from 2011 – 2019, the premiums you pay for Part B services (doctor's visits, medical equipment) will not go up.



Medicare Part D cost sharing - Starting 2012, you will pay the same out-of-pocket amount for home care as you do for care in a hospital or nursing home.



Medicare catastrophic coverage - Starting 2014, you will pay less out-of-pocket costs before Part D catastrophic prescription coverage starts, this goes through 2019.

Stay up to date on upcoming changes to your SWHP coverage by visiting swhp.org regularly and by letting us know if you have any questions.