



The 2010 Health Reform Law Works for Missouri's Workers!

Health reform legislation enacted by Congress gives Missouri's workers and working families more security and accountability in health care coverage

Because of the health reform law:

- **495,000 uninsured Missourians will gain health coverage.**
 - More than 80% of the uninsured are in working families. Two thirds of the uninsured are from families with one or more full-time workers and 14% are from families with part-time workers.
- **Workers will be able to move throughout the workforce with a guarantee** that affordable health coverage will be available, regardless of employers, full time or part time status or income.
- **Workers who become chronically ill or disabled will not be forced to quit work** in order to qualify for public programs.
- **The law bans the worst insurance company abuses** like denying coverage because of pre-existing conditions (this year for children and for everyone in 2014) and dropping coverage when someone files a claim.
- **The law helps Missouri's working families keep more of our paychecks** by limiting our out-of-pocket costs under health insurance plans and by eliminating annual caps on benefits.
- **Missouri's middle class workers will get the largest tax cut for health care in history** by giving tax credits and cost-sharing assistance to low- and middle-income Americans in the exchanges.
- **Plans will get help to cover early retirees** through a \$5 billion reinsurance fund.
- **79,900 small businesses could receive a small business tax credit** to offset premiums.
 - Small businesses eligible for these tax credits employ more than 303,000 workers.
- **Starting this year, our adult children can stay on our health plans**, even if they are independent, married or not in school.
- **More than 90,000 Missourians with pre-existing conditions will gain access to affordable coverage.** And insurance companies will not be able to increase our rates when our workplace has employees with preexisting conditions.