



Heart Disease and Stroke. You're the Cure.

WHAT DOES HEALTH CARE REFORM MEAN FOR HEART DISEASE AND STROKE PATIENTS?

The American Heart Association and its American Stroke Association division believe the health care reform bills being considered in the House and the Senate represent significant steps towards meaningful health reform. The Association has worked hard to make sure that the America's Affordable Health Choices Act (H.R. 3200) and the Affordable Health Choices Act in the Senate will make coverage more available, affordable, adequate and understandable for heart disease and stroke patients. The bills contain the following provisions that will benefit cardiovascular disease patients and their families and those at-risk for heart disease or stroke:

HEALTH CARE WILL BE MORE WIDELY AVAILABLE

- Heart disease and stroke patients and others with pre-existing medical conditions will no longer be denied insurance coverage due to their health needs.
- Those who currently have health insurance coverage and like their plan will be able to keep it.
- Those who are uninsured or who currently must rely on the expensive individual and small group markets will be able to buy the health plan of their choice through a national pool called an Exchange that will provide consumers with the benefit of competitive, group insurance rates.
- Doctors and their patients will decide what care is the right treatment – not insurance companies or the government.
- In exchange for guaranteed, affordable coverage regardless of health status, individuals will be responsible for obtaining health insurance coverage – just like they are with their automobiles.

HEALTH CARE WILL BE MORE AFFORDABLE

- People, including heart disease and stroke patients, will no longer be charged higher premiums because of their medical condition, gender, or occupation.
- Annual or lifetime caps on essential medical care will be prohibited.
- There will be limits on out-of-pocket costs so that families are protected from bankruptcy.
- The practice of charging older people significantly higher premiums because of their age will be limited.
- Assistance based on financial need will be available to individuals and families with low and moderate-incomes to help make coverage affordable.
- The smallest employers will receive assistance to help them provide affordable coverage to their employees.

HEALTH CARE COVERAGE WILL BE ADEQUATE

- Consumers will be assured that essential health care services will be covered, including hospital care, ambulatory care, prescription drugs, preventive services, emergency care, and rehabilitative and habilitative services.
- Preventive care will be fully covered by Medicare and private health insurance plans with no cost sharing.
- The bills will ensure that patients will have access to an adequate number and type of providers so they can receive the specialized care they need without incurring out-of-network costs.
- Consumers will be given easily understandable information about their health insurance benefits, costs and quality.
- The bills include incentives to improve the quality of care delivered to patients, including a greater emphasis on primary, preventive and coordinated care.