

## Health Reform Implementation Update October 1, 2010

Last week marked an early milestone in the implementation of health care reform. Six months have now passed since President Obama signed the Patient Protection and Affordable Care Act into law on March 23, 2010. While the most comprehensive reforms and coverage expansions are not expected to take effect until January 1, 2014, implementation of health care reform is well under way. The six-month anniversary of the new law provides an opportunity to take stock of the implementation process, and in particular consider the host of new provisions that took effect as of September 23<sup>rd</sup>.

### What changes as of September 23<sup>rd</sup>?

Some examples of newly implemented provisions of the health law include:

1. For new plan years beginning after September 23<sup>rd</sup>, parents will be able to keep adult children on their plan up to their 26<sup>th</sup> birthday. The adult child may not be eligible if they are offered coverage through their employer.
2. Insurers cannot charge co-pays or deductibles for certain preventive services.\*
3. Children cannot be denied coverage for a pre-existing condition. This applies to new individual plans and all group plans.
4. Lifetime limits on coverage are prohibited and a phasing out of annual coverage limits begins.

\*Note this does not apply to grandfathered plans. Grandfathered plans are those that were in place on March 23, 2010 and have not made significant changes such as reducing or eliminating benefits.

For more detail on these provisions and others, see this [guide](#) from Consumers Union that clearly explains what has changed, who may benefit, and importantly the fine print details that determine who is impacted and when.

Kaiser Health News also provides a [collection of articles](#) about provisions going into effect on the six-month anniversary, including more detail on pre-existing condition coverage for children, the ban on retroactive cancellations and coverage for young adults.

For those interested in even more detail, [www.healthreformgps.org](http://www.healthreformgps.org) provides up-to-date information on agency action related to implementation as well as implementation briefs on a variety of subjects. Check out their highly detailed review of key implementation actions to date [here](#).

### New Comprehensive Resource

Also with this six-month anniversary come a host of new resources on the law and its implementation. Of particular note, the well-respected and non-partisan Kaiser Family Foundation released [Health Reform Source](#), a new user-friendly and comprehensive source for health reform information, including a new [interactive implementation timeline](#) that is searchable by category and by year of implementation. See also their [FAQ](#) page.