

Starting in 2014

- ☆ Federal law mandates that every person must have health insurance coverage.
- ☆ Each state must establish a health insurance exchange for people to buy insurance coverage that offers:
 - consumer-friendly, one-stop, comparison shopping for health insurance
 - affordable plans that meet quality standards

The SustiNet Health Plan could be offered as an option in the Connecticut health insurance exchange alongside the private, for-profit health insurance plans in 2014.

Promoting Better Care & Better Health

The federal health care law works hand-in-glove with Connecticut's SustiNet law to improve the way health care is delivered. Both laws invest in modern health care, as well as primary care, prevention and more effective treatment of chronic illness. SustiNet gives the state an edge in attracting new federal dollars to pay for these initiatives, which will save us all money over time.



Learn More Online

- ☆ For resources and updates on **SustiNet implementation** visit: www.healthcare4every1.org
- ☆ For information on the **SustiNet Board** and its work, visit: www.ct.gov/SustiNet
- ☆ For more on **federal reform**, visit: www.whitehouse.gov/healthreform

Have questions?

- ☆ Contact us at: info@healthcare4every1.org or (203)639-0550



290 Pratt Street, Meriden, CT 06450
(203)639-0550 | info@healthcare4every1.org
www.healthcare4every1.org
www.universalhealthct.org



1S6410F

Health Care Reform in Brief

SustiNet
+
Federal Health Care Reform =
A Win-Win for Connecticut 

SustiNet, Connecticut's 2009 health care law, and the new federal Patient Protection Affordable Care Act add up to a win-win for the residents and economy of our state.

SustiNet positions our state to take advantage of federal resources and a proactive approach to controlling health care costs, delivering quality care and promoting good health.

SustiNet uniquely prepares Connecticut to benefit from federal reform. It puts our state at the front of the line to attract new federal dollars to help boost the economy. The state and federal laws work together to make good, affordable health care choices available to individuals, families and small businesses.

SustiNet
The New State Health Care Law
(CT Public Act 09-148)

Streamlines the State's Health Care Spending

SustiNet makes sure the state wisely uses the dollars it is already spending on health care for state employees, HUSKY and Medicaid by uniting them under the SustiNet health plan. This will create a large group of SustiNet-insured residents giving the state the bargaining power to control costs and improve how health care is delivered.

Promotes Good Health & Delivers Quality Care

SustiNet does more than offer a new health plan. It invests in improving the care and health of Connecticut's residents. This will save money over time.

Key Features of Sustinet's Health Plan include:

- ☆ Each person's care is coordinated by a qualified health care professional
- ☆ Focus on prevention and more effective treatment of chronic illnesses
- ☆ Public health programs to fight obesity and tobacco use
- ☆ Transition to electronic medical records to promote coordination of care and avoid duplication and miscommunication
- ☆ Invests in the health care workforce so we have the doctors and nurses we need

Offers a Smart Choice

Starting in 2012, the Sustinet Health Plan would be open to residents and businesses to join voluntarily. People may also choose to keep their existing health plans.

Those who may enroll in the Sustinet Health Plan starting in 2012 include:

- ☆ The uninsured
- ☆ Self-employed people
- ☆ Small businesses
- ☆ Non-profit organizations
- ☆ Cities and towns

Sustinet will offer a good benefit package – comparable to the health insurance benefits of a typical large Connecticut employer. Premiums will be based on a sliding scale determined by income.

Connecticut's Health Care Plan

Sustinet is to be rolled out over 4 - 6 years. 2010 is a crucial year for the initial phase of Sustinet. The 11-member Sustinet Health Partnership Board is responsible for implementing Sustinet with the support of five committees and three task forces. This work is being done by a diverse group of more than 160 Connecticut experts volunteering their time and skills to create the best health care plan for our state.

Key 2010 Sustinet Board Tasks include:

- ☆ Report on the impact of the federal health care reform law on Sustinet (due May 30, 2010).
- ☆ Complete reports from the five committees and three task forces (due July 1, 2010).
- ☆ Present a final report to the state legislature with specific recommendations for implementation of Sustinet (due January 1, 2011).

Based upon the Sustinet Board's final report, state lawmakers must pass legislation in 2011 to allow for the Sustinet Health Plan to be offered in 2012.

Federal Reform

*The Patient Protection Affordable Care Act &
The Reconciliation Act of 2010*
(HR 3590 and HR 4872)

Health Care Reform American-Style

The new federal health care law maintains a role for private insurance companies. At the same time, it has new provisions to make sure people are able to get the health care coverage they need.

Insurance Reforms

The federal health care law puts an end to unfair health insurance practices that cause financial hardship and block access to medical treatment.

Highlights include:

- ☆ Offers coverage to people with pre-existing conditions (for children starting in 2010 and adults starting in 2014).
- ☆ Allows parents to keep children up to age 26 on their health insurance policy (starting in 2010).
- ☆ Stops the insurance practice of cancelling coverage once a person gets sick (starting in 2010).
- ☆ Eliminates the ability of insurers to charge higher premiums based on a person's gender and health status (starting in 2014).
- ☆ Does not allow insurers to put lifetime dollar amount limits on coverage (starting in 2010).
- ☆ Helps seniors with high prescription drug co-pay costs by phasing out the gap in Medicare prescription drug coverage, known as the "donut hole" (gives a \$250 rebate in 2010 and phases out the "donut hole" over 10 years).
- ☆ Requires all insurers to cover physicals and preventive treatments (start date varies based on type of insurance coverage).

New Insurance Choices to Cover More People

The federal health care law will offer insurance coverage to 32 million uninsured people.

Highlights include:

Starting in 2010

- ☆ Each state must establish a High Risk Pool option to offer to adults with pre-existing conditions (federal government offers support to those who qualify to help them get coverage until the health insurance exchanges open up in 2014).
- ☆ Federal government offers tax credits to small businesses and non-profits to offset up to 35% of the cost of providing health insurance for employees.