



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

- **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 It annual caps on benefits and regulates annual caps on benefits.
 - **Plans will get help to cover early retirees** through a \$5 billion reinsurance fund.
 - **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.
 - **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.
 - One-third of the uninsured, 13 million people, work for businesses with fewer than 100 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.
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