



UNCOVERING THE
PATIENT PROTECTION AND
AFFORDABLE CARE ACT

2010 PPACA BEGINS

PPACA was signed into law March 23, 2010. The year's major provisions included:

- Allowing adult children under age 26 to be covered on their parents' health plans
- Rebates for prescribed medication to those on Medicare
- Tax credits to small businesses for employee premiums
- Health plan requirements to cover preventive care at no cost to the consumer
- An early retiree insurance program

The law also prevented:

- Plans from denying coverage for children under the age of 19 with pre-existing conditions
- Lifetime limits on essential health benefits
- Plans from canceling benefits due to illness

The law included a provision that considered health plans that existed on March 23, 2010, as "grandfathered." Grandfathered plans were not required to comply with some of the PPACA provisions.

2010 PROVISION OUTLINE:

- Grandfathered plans
- Early retiree reinsurance program
- Online resources
- Appeals and external review
- Cancellation of coverage Dependent coverage up to age 26
- Doctor choice
- Dollar limits on essential health benefits: annual and lifetime
- Emergency care
- Prohibition in favor of highly compensated individuals
- No pre-existing conditions for enrollees under age 19
- Preventive services without cost share
- Temporary high-risk pools
- No unreasonable premium increases

