



The Faces and the Facts: National Health Care Reform

Health care reform is a major victory for Colorado children and their families. It delivers what they need now: affordable, reliable health coverage that won't disappear if a parent loses a job or someone gets sick.

National Health Care Reform: Key Kids' Coverage and Access Provisions

- **Insurance Market Reforms:** Children with [pre-existing conditions](#) can no longer be denied health coverage. Further, insurance plans can neither impose lifetime caps or annual limits on health care policies, nor rescind coverage when a person becomes sick.
- **Medicaid and the Child Health Plan *Plus* (CHP+) Program:** Beginning in 2014, Medicaid will be available for [all adults and children](#) with incomes up to 133% of the Federal Poverty Level (FPL). At federal cost, Medicaid physician payments will increase to Medicare levels for specific primary care services in 2013 and 2014. CHP+ will maintain full federal funding through September 2015. States will receive a 23% federal CHIP match rate increase beginning October 2015.
- **Colorado Coverage Expansions:** National health care reform does not negatively impact the goals and coverage expansions of the Colorado Health Care Affordability Act. The expansions of Medicaid coverage for parents with incomes up to 100% of the FPL and CHP+ coverage for children and pregnant women living in families with incomes up to 250% FPL will be implemented May 1, 2010. ([HB 09-1293](#)).
- **Private Coverage:** Families not eligible for public programs and lacking private coverage will be able to shop and buy [affordable insurance](#) through state-based exchanges. Subsidies will be available for individuals and families purchasing coverage in the exchanges based on modified gross income from the prior tax year. [Small businesses](#) will receive tax credits to help with the costs of covering workers and can also shop in the exchange for coverage.
- **Access to Care:** National health care reform includes [funding increases](#) for community health centers and provides new investments in training programs to increase the number of primary care doctors, nurses and public health professionals thereby ensuring both coverage and accessible care for children and families.
- **Preventive Care:** Health reform increases the quality of care for children by covering all Bright Futures services – the definitive standard of pediatric [well-child and preventive care](#) for all privately and publicly insured children as an immediate benefit for no co-pay.

All Kids Covered is developing a more comprehensive health reform brief to be released in May.

Our opportunity is now. Colorado kids can't wait.

Learn more and view referenced links at www.allkidscoveredcolorado.org; contact Gretchen.Hammer@ccmu.org with questions.