



WHAT'S AT STAKE?

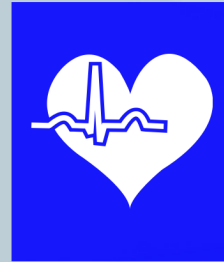
How the Affordable Care Act affects people with disabilities

Reforms Health Insurance Practices

- Eliminates pre-existing condition exclusions
- Bans annual and lifetime limits
- Prohibits considering health status in calculating premiums

Expands and Improves Long Term Services & Supports

- Provides incentives and flexibility for states to increase home and community based services and transition programs



Expands Access to Health Insurance Coverage

- Provides significant subsidies to assist low income individuals to purchase coverage in the exchanges and tax credits to help small employers provide insurance to their employees
- Includes coverage of dental and vision care for children in health insurance plans sold in the exchanges
- Includes mental health services, rehabilitative and habilitative services and devices, and other critical disability services in the health plans sold in the exchanges

Improves Medicaid and Medicare

- Gives states the option to expand Medicaid eligibility to childless adults with incomes up to 133% of the federal poverty level. Federal government pays 100% of the cost until 2016 (phases down to 90% in 2020)
- Allows states in partnership with the federal government to try new models of care to provide better health care at lower costs to people with complex health care needs who are eligible for both Medicare and Medicaid

Expands Access to Prevention Services and Other Improvements

- Eliminates co-pays for critical prevention services
- Increases opportunities for training of health care providers (including dentists) on the needs of persons with developmental and other disabilities
- Improves data collection on health care access for people with disabilities



52

million estimated adults under the age of 65 nationwide have pre-existing conditions that were uninsurable

616, 200

Ohioans gained health insurance through Medicaid expansion as of 2015

