

# TOP 10 REASONS WHY THE AFFORDABLE CARE ACT IS GOOD FOR MASSACHUSETTS

- 10 Creates new protections to ensure your insurance plan covers you when you need it.** Massachusetts already has strong insurance protections. The Affordable Care Act (ACA) enhances these protections by eliminating limits on the amount of benefits you can receive.
- 9 Expands coverage for young adults.** Under the ACA, young adults are able to stay on their parents' coverage until age 26.
- 8 Strengthens the primary care system and supports community health centers.** The ACA has already provided more than \$130 million to community health centers in Massachusetts to strengthen their programs while expanding access to primary care for community members.
- 7 Reduces childhood obesity and tobacco use.** The Department of Public Health is using ACA grants to improve emergency medical services for children, reduce childhood obesity and encourage tobacco cessation.
- 6 Rewards quality of care, rather than quantity.** The ACA supports the goals of the Commonwealth's 2012 cost containment law by promoting the formation of Accountable Care Organizations that reward quality and efficiency of care rather than the quantity of care.
- 5 Makes prescription drug coverage more affordable for seniors.** The ACA closes the "donut hole" in Medicare prescription drug coverage. Nearly 60,000 Massachusetts seniors saved an average of \$667 each on prescription drugs in 2012, and will save more as the donut hole is closed completely.



- 4 Covers preventive health services with no co-pay.** Thanks to the ACA, most health plans must now cover preventive services like shots, smoking cessation and cancer screenings at no cost to the consumer. This will help increase access to critical preventative care in the short term, and save lives in the long run.
- 3 Provides tax credits to small businesses and increased coverage for employees.** The ACA establishes tax credits for certain small employers to make it more affordable to cover their employees, which can be combined with additional wellness rebates through the Health Connector. Very low-income employees who cannot afford their employer's coverage will become newly eligible for MassHealth, without any penalty for employers.
- 2 Provides billions in additional federal dollars for Massachusetts.** The ACA streamlines state health insurance programs while providing additional federal reimbursement for people already covered. The ACA also provides grants to help states protect taxpayers from excessive premiums.
- 1 Ensures affordable coverage for more middle income families.** The ACA extends health subsidies to those with incomes from 300% up to 400% of the federal poverty level (approx. \$46,000 for an individual), making health insurance affordable for more low-and-middle-income families.