

More information from National Family Caregivers Association for the careivers as to how the new healthcare reform laws benefit family caregivers:

- the Community Living Assistance Services and Supports (CLASS) Act provides for a national voluntary long-term care insurance program that would permit adults to contribute to a fund that will provide a cash benefit (without regard to income) if they become chronically ill or disabled and need help to carry out activities of daily living. In states where a similar concept was piloted, many older care recipients in particular used their cash benefit to pay family caregivers for personal assistance.
- increased federal funds for states to adopt “best practices” through the home and community based services (HCBS) programs in Medicaid that will help more low-income individuals remain in their homes;
- new coordinated care and demonstration projects in Medicare that will provide new incentives for doctors to do better care coordination for patients (and their families) with two or more chronic health conditions;
- new programs to develop and test chronic care models for community health teams;
- new provisions that require all health plans cover prevention services and immunizations; and
- a requirement that health plans offer health coverage for dependents until age 26.

In addition, the law expands insurance coverage to 32 million Americans and bars insurance companies from discriminating based on pre-existing conditions for children, as well as health status and gender. The measure also creates health insurance exchanges – competitive marketplaces where individuals and small businesses can purchase insurance in the way that large companies do today. The Act includes a mandate to purchase insurance but assists lower income people with the cost of purchasing private insurance.

For seniors, the package includes a requirement for drug manufacturers to provide a 50% discount to Part D beneficiaries beginning in July 2010, and over time closes the Medicare Prescription Drug Part D “donut hole”. The measure also contains a temporary \$5 billion reinsurance program for pre-Medicare eligible retirees that will enable many family caregivers in the 55 to 64 age group to keep their insurance coverage until they become eligible for Medicare at 65.

These are just a few provisions designed to provide greater access to health care for caregivers and their loved ones. For more information on H.R. 3590, please visit, [www.Houserules.gov](http://www.Houserules.gov) to view legislative language and Act summary. In addition, you can learn more about the insurance reform provisions at <http://docs.gov/energycommerce/SUMMARY.pdf>