

# What's in Store for Older Adults (50-64) Under Health Care Reform

2014 marks a new era for health insurance in the United States. The establishment of health insurance exchanges, or marketplaces, and the expansion of Medicaid eligibility in many states will enable millions of people to access affordable insurance. Prior to health reform, older adults, between 50 and 64, faced significant challenges accessing insurance, including limited coverage in Medicaid, unaffordable premiums on the private insurance market, and policies on pre-existing conditions that render many effectively “uninsurable.” This webinar will focus on how key provisions of the Affordable Care Act, colloquially known as “Obamacare,” can help older adults access the insurance and benefits they need, such as:

- Expanded Medicaid eligibility to 138% Federal Poverty Limit (FPL) for adults under 65;
- Access to federal subsidies to help pay for insurance premiums for individuals and families up to 400% FPL;
- Required Essential Health Benefits, including no cost sharing preventive screening and annual wellness visits;
- Limitations on how much extra a plan can charge for premiums based on the beneficiary's age;
- Guaranteed issue insurance that forbids health plans from denying coverage or charging extra for pre-existing conditions;
- Delivery system innovations, including initiatives to coordinate care like the health homes

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