

## **HEALTH CARE REFORM TAKING EFFECT NEXT WEEK**

Health Care Reform, the “Patient Protection and Affordable Care Act” of March 2010, begins taking effect next week and will provide significant benefits for visual and performing artists and for small arts organizations. Important changes are happening now, and improved access to health insurance will become reality over the next few years.

The Health Care Reform law, while leaving employer-based plans largely untouched, focuses on:

- Expanding coverage for the uninsured
- Prohibiting insurance industry practices that exclude or terminate people based on health status
- Bringing down the cost of health insurance premiums, and
- Supporting small business’ efforts to insure their employees through tax credits

**Effective immediately**, businesses with 25 employees or less may qualify for the Small Business Tax Credit to offset the cost of providing insurance to their employees. Tax credits of up to 35% (25% for non-profits) will be available if they offer employees a group health insurance plan, significantly enhancing the ability of small arts organizations to offer insurance. Over time the tax credit will expand to 50% (35% for non-profits) in 2014.

Here are some of the highlights of other key changes effective September 23, 2010:

- Children under age 19 with pre-existing conditions cannot be denied insurance coverage.
- Insurance companies cannot cancel coverage of people who get sick.
- Young adults can stay on or enroll in their parents’ coverage up to age 26.
- Lifetime dollar limits on medical coverage will be banned.
- New private plans will cover preventive services with no co-payments.
- Until January 1, 2014 when it will no longer be needed, the Pre-Existing Condition Insurance Plan provides access to affordable coverage for those who are uninsured because of a pre-existing medical condition.

In 2014, insurance companies will no longer be able to refuse coverage to anyone.

Artists and arts organizations must understand and help disseminate this critical information so members of our community can share in the full advantages of reform. To help, The Actors Fund has produced a new guide entitled, “**Every Artist Insured: Understanding Health Care Reform,**” and is making staff available to provide educational seminars to arts organizations across the country. For more information, copies of the printed guide, or to request a presentation, contact Dan Kitowski at the Artists Health Insurance Resource Center ( [www.ahirc.org](http://www.ahirc.org) ), a program of the Actors Fund, at (323) 933-9244, xt. 32, or [dkitowski@actorsfund.org](mailto:dkitowski@actorsfund.org).

For an on-line version of **Every Artist Insured: Understanding Health Care Reform:**

[http://new.actorsfund.org/services/Health\\_Care\\_and\\_Health\\_Insurance/Health\\_Insurance\\_Resource\\_Center/healthcarereform](http://new.actorsfund.org/services/Health_Care_and_Health_Insurance/Health_Insurance_Resource_Center/healthcarereform)