


2010

Issue	What legislation would do	Effective date
Business tax credits	Small businesses with no more than 25 employees and average annual wages of \$40,000 would receive tax credits to help provide insurance to employees. The tax credit would be up to 35% of the employer's contribution if the employer pays 50% of the total premium cost.	2010 tax year, with the credit increasing up to 50% in 2014
Temporary reinsurance program	A \$5 billion temporary reinsurance program would be created for employers to provide health care coverage for retirees over the age of 55 who are not eligible for Medicare.	90 days after enactment
Temporary high-risk insurance pool	A \$5 billion temporary national high-risk insurance pool would be created to provide health coverage to individuals with pre-existing medical conditions who have been uninsured for at least six months.	90 days after enactment
Pre-existing conditions	Insurance companies would be barred from denying coverage to children who have pre-existing medical conditions.	Six months after enactment
Adult dependent children	Insurance companies would have to provide coverage for dependent children up to the age of 26.	Six months after enactment

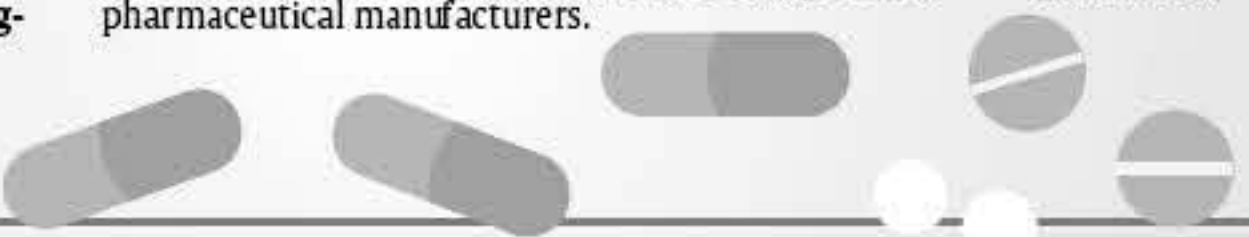
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Issue	What legislation would do	Effective date
Insurance coverage limits	Insurance plans would be prohibited from placing lifetime limits on how much they pay out to individual policyholders and from rescinding coverage except in cases of fraud.	Six months after enactment
Medicare drug rebates	Medicare patients who face a gap in prescription drug coverage would receive a one-year, \$250 rebate to help pay for medication.	Immediately
Tanning salon tax	A tax of 10% would be imposed on the cost of indoor tanning services. 	Immediately
Preventive services	Health insurance plans would be required to cover preventive services such as immunizations for children and cancer screenings for women.	Six months after enactment


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Tax changes on health care savings accounts	The federal tax on individuals who spend money from health care savings accounts on ineligible medical expenses would double to 20%.	Jan. 1, 2011
Community health centers	Funding would increase by \$11 billion for community health centers that provide medical care to patients who can't afford it.	Oct. 1, 2011
Medicare "doughnut hole"	Drug companies would provide a 50% discount on brand-name prescription drugs for seniors who face a gap in drug coverage. More subsidies would be phased in through 2020, when the coverage gap would be closed.	Jan. 1, 2011
Primary care	Primary care doctors and general surgeons practicing in areas that lack primary care doctors would receive a 10% bonus payment under Medicare.	Jan. 1, 2011, through 2015

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Long-term care	A voluntary long-term care program called CLASS would be created. After at least five years of contributions, enrollees would be entitled to a \$50-a-day cash benefit to pay for long-term care.	Jan. 1, 2011
New annual fee on drug-makers	A total annual fee of \$2.5 billion would be imposed on pharmaceutical manufacturers. 	Jan. 1, 2011
Insurance rebates	Health insurance companies would be required to provide rebates to enrollees if they spend less than 85% of their premium dollars on health care as opposed to administrative costs.	Jan. 1, 2011

2012-13

Issue	What legislation would do	Effective date
Annual fee on drugmakers	The annual fee on pharmaceutical manufacturers would increase to \$3 billion each year through 2016.	Jan. 1, 2012
Contribution limits on health care savings accounts	The limit on how much individuals could contribute to flexible savings accounts that let people set aside money tax-free for health costs would be set at \$2,500. Currently, employers set the limit. 	Jan. 1, 2013
Itemized deductions for unreimbursed medical expenses	The threshold for deducting such expenses would increase from 7.5% of adjusted gross income to 10%.	Jan. 1, 2013
Medicare taxes	The Medicare tax rate would increase by 0.9 percentage points – from 1.45% to 2.35% – on earnings over \$200,000 for individuals and \$250,000 for families. Also, for the first time, a 3.8% Medicare tax would be imposed on unearned income.	Jan. 1, 2013

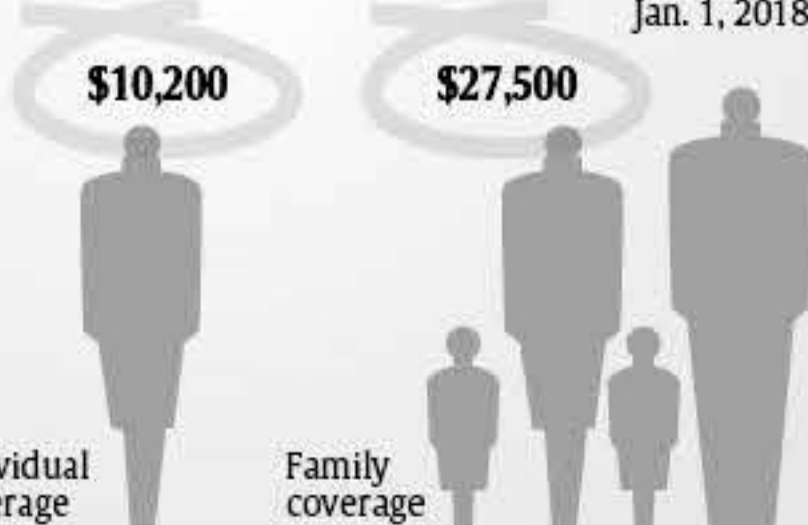
2014

Issue	What legislation would do	Effective date
Individual mandate	Most Americans would be required to buy health insurance or pay fines of \$95 per individual up to \$285 per family or 1% of taxable household income, whichever is greater.	Jan. 1, 2014
Employer requirements	Companies with 50 or more employees would pay a fine if any of their full-time workers qualified for federal health care subsidies.	Jan. 1, 2014
Medicaid expansion	The program for low-income Americans under the age of 65 would expand by increasing the income eligibility to 133% of federal poverty, or \$29,327 for a family of four.	Jan. 1, 2014
Federal subsidies	Federal subsidies, which vary based on household income, would help offset the cost of buying insurance for Americans and legal residents who qualify.	Jan. 1, 2014
Annual fee on insurance companies	An annual fee totaling \$8 billion would be imposed on health insurance companies.	Jan. 1, 2014
Health insurance exchanges	A state-based health care exchange – a marketplace where uninsured individuals and small businesses could comparison shop for insurance policies – would be created.	Jan. 1, 2014

2015-16

Issue	What legislation would do	Effective date
Individual mandate	Penalties for not carrying insurance would increase to \$325 for each family member up to \$975 per family or 2% of taxable household income, whichever is greater.	Jan. 1, 2015
Annual fee on insurance companies	The annual fee on health insurance companies would increase to \$11.3 billion.	Jan. 1, 2015
Individual mandate	Penalties for not carrying insurance would increase to \$695 for each family member up to \$2,085 per family or 2.5% of taxable household income, whichever is greater.	Jan. 1, 2016 (Adjusted for inflation after 2016)

2017-18

Issue	What legislation would do	Effective date
Annual fee on drugmakers	The annual fee on pharmaceutical manufacturers would increase to \$3.5 billion in 2017 and \$4.2 billion in 2018.	Jan. 1, 2017
Annual fee on insurance companies	The annual fee on health insurance companies would increase to \$13.9 billion in 2017 and \$14.3 billion in 2018.	Jan. 1, 2017
Excise tax on high-cost insurance plans	A 40% excise tax would be imposed on health care plans that cost more than \$10,200 for individual coverage and \$27,500 for family coverage. 	Jan. 1, 2018