



How The Patient Protection and Affordable Care Act Will Help Rural Americans

Lower Costs for Rural Americans

✓ **Financial Relief for Working Families**

- Rural Americans pay for nearly half of their health insurance costs out of their own pocket, and one in five farmers are in medical debt. The Patient Protection and Affordable Care Act will put a cap on what insurance companies can require beneficiaries to pay in out-of-pocket expenses, such as co-pays and deductibles, eliminate lifetime limits on how much insurance companies cover if beneficiaries get sick and restrict use of annual limits, and ensure coverage of basic health care services, like preventive care and hospitalizations. This will help rural families with their health care bills and provide the peace of mind that they will have coverage when they need it.

✓ **Insurance Industry Reforms that Save You Money**

- The Patient Protection and Affordable Care Act will require premium rate reviews to track any arbitrary premium increases and crack down on excessive insurance overhead by applying standards to how much insurance companies can spend on non-medical costs, such as bureaucracy and advertising. It will also provide sliding scale premium tax credits to those who cannot afford their premiums.

Greater Choices for Rural Americans

✓ **Eliminate Discrimination for Pre-Existing Conditions, Health Status, and Age**

- Like most Americans, many people in rural areas suffer from chronic health conditions such as heart disease and diabetes – which insurance companies often use to deny coverage. The Patient Protection and Affordable Care Act will prevent all insurance companies from denying coverage based on health status, end discrimination that charges beneficiaries more if they are sick, and limit the amount an insurance company can increase an individual's premium simply due to their age. Perhaps most importantly, within a year of enactment, people who have health problems but who lack access to health insurance will be able to purchase a plan that protects them from medical bankruptcy.

✓ **More Affordable Choices and Competition**

- In many rural states, one insurance company dominates more than 80 percent of the market, meaning that there are often only one or two insurance companies offering health plans in the individual and small group markets. The Patient Protection and Affordable Care Act will create an Exchange that will always provide choices of quality, affordable health insurance options even if people lose their jobs, change jobs, move, or get sick. The Exchange will provide a wide variety of choices – including private options and a public option to foster competition and increase choice.

✓ **One-Stop Shopping - Putting Families in Charge**

- One-third of farmers purchase health insurance directly from an insurance company – more than three times the national average. The new health insurance Exchange will provide rural Americans with standardized, easy-to-compare information on different health insurance plans offered in their geographic area so that they can easily compare prices and health plans and decide which quality affordable option is right for them and their families.

Quality, Affordable Health Care for Rural Americans

✓ More Doctors Where People Need Them

- Approximately 65 million Americans lack access to primary care services due to provider shortages – many of those without access to primary care are rural Americans. The Patient Protection and Affordable Care Act will invest in the health care workforce to ensure that people in rural areas have access to doctors, nurses, and high quality health care. In particular, The Patient Protection and Affordable Care Act will double the funding for the National Health Service Corps and establish a loan repayment program for pediatric specialists who agree to practice in medically underserved areas such a rural regions.

✓ Preventive Care for Better Health

- Rural Americans are less likely to receive needed preventive care, such as mammograms and pap smears for women, or routine foot, eye, and blood testing for diabetics. The Patient Protection and Affordable Care Act will ensure that all Americans have access to free preventive services under their health insurance plans and invests in prevention and public health to encourage innovations in health care that prevent illness and disease before they require more costly treatment.

✓ Tax Credits for Rural Small Business

- Nearly a third of rural Americans work for small businesses, and more than half of them remain uninsured as their employers struggle to provide health benefits. The Patient Protection and Affordable Care Act will create a sliding scale tax credit to enable rural, small businesses to provide health benefits to their employees.

✓ Protect Access to Care in Rural Communities

- In many small and rural communities, patients must travel long distances between health care providers to receive medical care. The Patient Protection and Affordable Care Act will ensure that hospitals and other providers in rural and remote communities receive the reimbursement they need to offer quality care to patients and keep their doors open. In particular, it will ensure that rural health care providers receive appropriate Medicare reimbursements to address longstanding inequities that exist among providers from different geographic regions.