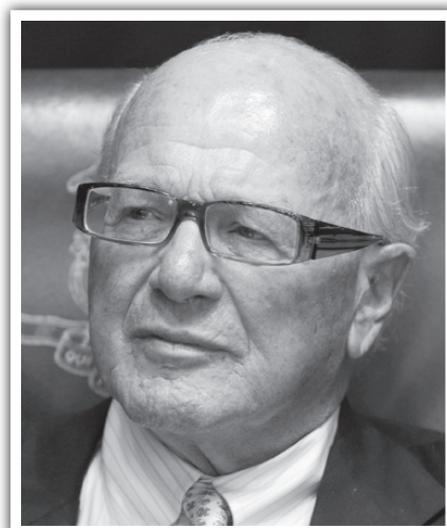


HEALTH CARE REFORM



State Senator
Joe Crisco

**Representing Ansonia, Beacon Falls, Bethany,
Derby, Hamden, Naugatuck & Woodbridge**

Legislative Office Building, Room 2800
Hartford, Connecticut 06106-1591

Capitol: 860-240-0189, or toll-free 1-800-842-1420

Web Site & Email: www.SenatorCrisco.cga.ct.gov

TO SIGN-UP FOR MY E-NEWSLETTER, VISIT

New federal and state laws have recently taken effect regarding health care coverage. Please see the back of this mailing for more information.

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STATE SENATOR JOE CRISCO

HEALTH CARE REFORM



Insurance companies **CAN NO LONGER:**

- Deny coverage to children because of a pre-existing condition
- Rescind policies after an insured person gets sick (except in cases of fraud or misrepresentation)
- Place lifetime and annual caps on coverage

Insurance companies **MUST:**

- Cover evidence-based, recommended preventative services and cannot charge co-insurance for these services
- Cover young adults as dependents under their parents' or guardians' plan until age 26

If you have any issues with your insurance company regarding your policy, contact Connecticut's Office of the Healthcare Advocate at **1-866-HMO-4446**.

OTHER BENEFITS FOR CONSUMERS AND SMALL BUSINESSES

Adults with pre-existing conditions can get more affordable health care coverage through the new Connecticut Pre-Existing Condition Insurance Plan. Call 1-800-656-6684 to learn more.

Medicare Part D enrollees will see a gradual reduction in their cost for prescriptions when they reach the coverage gap or "donut hole."

- Part D enrollees now receive a 50 percent discount on the total cost of their brand-name drugs in the coverage gap. Medicare will gradually phase in additional subsidies in the coverage gap for brand-name drugs and generic drugs until the donut hole is eliminated entirely in 2020. Call **1-800-Medicare** to learn more.

Small businesses that contribute toward the cost of their employees' health insurance may be eligible for tax credits.

- For tax years 2010 to 2013, eligible employers may receive a tax credit of up to 35% of the employer's contribution toward the employee's health insurance premium. For tax years 2014 and later, eligible small businesses that purchase coverage through the state exchange may receive a tax credit of up to 50% of the employer's contribution toward the employee's health insurance premium. Visit **www.healthcare.gov** for more information.