

Retired workers may participate in the temporary national high-risk pool program if their employment-based health premiums increase by an excessive percentage as determined by the Secretary of Health and Human Services. This would apply to any premiums that increased after the health bill was introduced on October 29, 2009.

Background:

Many retirees are facing double and triple digit increases in their premiums next year, and can not afford this unexpected increase. This provision to create a high-risk pool would go into effect immediately after the health care bill becomes law.

Who It Will Help:

Any retiree facing substantial increases in employer-provided health insurance premiums, as determined by Secretary of Health and Human Services, will be allowed to join the high risk pool. Most beneficiaries will be retirees younger than 65 and not yet eligible for Medicare.

Other Provisions For Seniors in the House Health Care Bill:

- It will eliminate co-pays on preventive care for things like mammograms, colonoscopies, and hypertension treatment
- It will require reviews of premium increases, which can disproportionately affect seniors who are on a fixed income
- It will ban insurance companies from dropping coverage when Americans get sick
- It will ban discrimination in issuing insurance based on age, and limit the amount premiums can be raised based on age
- And it improves low-income subsidy programs to ensure Medicare is affordable for seniors with low and modest incomes