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Health Reform Explained

Within the Affordable Care Act's 2,409 pages are provisions that will directly affect you, your clients and prospects for years to come.

Our health reform Web site, www.emblemhealthreform.com,

lets you know what short- and long-term changes to expect. For example, you should know that

the federal health reform law already has:

- Eliminated cost-sharing for certain preventive services for new plans started on or after September 23, 2010
- Allowed for creation of a temporary high-risk pool to provide health coverage for people with pre-existing medical conditions
- Provided new tax credits for small businesses that offer employees health insurance
- Began closing the "donut hole" in Medicare Part D drug coverage
- Extended coverage for young adult children for plan years beginning on or after September 23, 2010



In the years ahead, you'll see more changes. EmblemHealth will be here to help. Our [health reform Web site](#) is full of information and resources that can help you better understand what reform means to you. Visit www.emblemhealthreform.com today.