

## Provisions in the Health Care Reform Bill that are Most Important for People with Intellectual and Developmental Disabilities

### Coverage

- Prohibiting private health insurance exclusions for pre-existing conditions.
- Eliminating annual and lifetime caps in private insurance policies;
- Restricting the consideration of health status in setting premiums.
- Expanding Medicaid to cover individuals with incomes up to 133 percent of the federal poverty line (approximately \$29,000 per year for a family of four).

### Benefits

- Ensuring that minimum covered benefits include products and services that enable people with disabilities to maintain and improve function, such as rehabilitation and habilitation services and devices.

### Access to Quality Care

- Improving training of physicians, dentists, and allied health professionals on how to treat persons with disabilities.
- Requiring the Centers for Medicare and Medicaid Services to collect data on beneficiaries with disabilities access to primary care services and the level to which primary care service providers have been trained on disability issues. Ensuring prevention programs include a focus on individuals with disabilities.

### Long Term Services and Supports

- Increasing the federal share of Medicaid, known as the Federal Medical Assistance Percentage (or FMAP), for home and community based services (HCBS) and during periods of economic downturn.
- Allowing states to offer additional services under the 1915(i) Medicaid HCBS Waivers State Plan Option.
- Providing spousal impoverishment protections for HCBS Beneficiaries.
- Strengthening long-term services and supports through a two pronged approach:
  - 1) *Taking pressure off of the Medicaid program:***  
[The Community Living Assistance Services and Supports \(CLASS\) Act](#) would create a national long term services insurance program which assists eligible individuals and their families to meet long term needs with a cash benefit and without forcing them into poverty to receive Medicaid benefits.
  - 2) *Improving the Medicaid program:***  
[The Community First Choice Option](#) would help to eliminate the institutional bias by encouraging state states to cover personal attendant services under the state's optional service plan instead of through the waiver system by offering a 6% increase in the federal share of Medicaid for these services.