



**FOR IMMEDIATE RELEASE**  
March 22, 2010

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## **National Patient Advocate Foundation Praises Historic Passage of Health Insurance Reform**

*NPAF Identified Pre-Existing Medical Conditions as a Significant Contributor to Individuals' Inability to Obtain Insurance and Has Worked To Eliminate Discrimination Since 2006*

**WASHINGTON, D.C. (March 22, 2010)** – The National Patient Advocate Foundation (NPAF) – a national, non-profit organization dedicated to the mission of creating avenues of improved patient access to health care through public policy reform at the state and federal levels – today praised Congressional Democrats for their courageous support of health insurance reform that will expand health insurance coverage and restrict the ability of insurance companies to deny coverage based on pre-existing conditions.

“This is an historic and momentous event in the lives of untold millions of Americans, both those who have already been served as patients and those who will now be served in this new healthcare system. It is a day of hope for future generations,” said Nancy Davenport-Ennis, CEO & Founder, NPAF. “Though there have been varying points of view on this legislation, NPAF is appreciative of the leadership shown in this effort to enact comprehensive reform.”

The health care legislation adopted on March 21<sup>st</sup> in the House of Representatives includes a number of provisions that will take effect this year:

- Dependent children will be allowed to remain on their parents' health insurance up to age 26.
- Existing insurance plans will be barred from imposing lifetime caps on coverage.
- Insurers will be prevented from canceling insurance retroactively, except for fraud.
- Insurance plans cannot exclude coverage for pre-existing medical conditions for children under age 19.
- Steps will be taken to fix the doughnut hole; in the first year, those who hit the doughnut hole will receive a \$250 rebate. Next year, the cost of drugs in the doughnut hole will go down by 50 percent.

- Prevention care will be available to Medicare beneficiaries without co-payments or deductibles beginning in 2010.
- People with medical conditions that make them uninsurable may be able to get coverage through a federally subsidized health insurance program, to be established within 90 days. The legislation limits spending for this program to \$5 billion.

NPAF has been a strong supporter over many years of the elimination of discrimination based on a person's health status and commends the Congress for making this provision a priority. Since 2006, NPAF has championed the elimination of pre-existing conditions for both children and adults and worked with elected officials to get legislation introduced in both the 110<sup>th</sup> and 111<sup>th</sup> Congresses. NPAF worked with Representative Joe Courtney (D-CT) and Senator Jay Rockefeller (D-WV) as they introduced the "Pre-existing Condition Patient Protection Act of 2009" to completely eliminate pre-existing condition exclusions and waiting periods for all individuals regardless of their type of insurance coverage. NPAF also supported the work of Representative Allyson Schwartz (D-PA) and Senator Frank Lautenberg (D-NJ) as they introduced the "Children's Health Protection Act of 2009" which eliminated pre-existing conditions entirely for children and young adults under the age of 25.

In addition, NPAF is grateful that the health care reform legislation addresses the barrier that annual and lifetime limits present for patients, and that it imposes a cap on out-of-pocket expenses for all patients. These important steps will reduce the number of Americans faced with medical debt and bankruptcy, and together with the enhanced affordability provisions added in the reconciliation part of this package, makes great progress toward providing Americans with truly affordable access to health insurance coverage.

"We are encouraged by the continued collaborative process that has brought comprehensive health care reform to the American people. But this job is not complete. We must move quickly to complete this legislation with a vote in the Senate on the reconciliation bill." said Davenport-Ennis. "We have been proud to work with thousands of patient advocates who have lent their voices to the health reform debate and met with their elected officials about this important issue as well as NPAF Board of Directors who have provided their expertise on countless policy issues. NPAF has been dedicated to working with Congressional leaders over the years to ensure health care reform is enacted and that patients across the nation are protected from health care discrimination and the many forms that it takes."

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National Patient Advocate Foundation (NPAF) is a national, non-profit organization that is dedicated to the mission of creating avenues of patient access through improved access to, and reimbursement for, evolving therapies, therapeutic agents, and devices through policy and legislative reform at the state and federal levels. Our mission is shaped by the experiences of the patients served through our companion organization, Patient Advocate Foundation. For more information see [www.npaf.org](http://www.npaf.org).