

March 29, 2010

Washington, DC – Today, Rep. Ben Ray Luján hosted a roundtable in Santa Fe, New Mexico with several constituents who will benefit from the recently passed health insurance reform legislation. The roundtable included Carylee, who has a pre-existing condition; Robert, who in recent years has fallen into the Medicare prescription drug donut hole coverage gap; and Janet, a small business owner who struggles to pay for insurance.

“Health insurance reform will benefit people throughout New Mexico, including seniors who pay for prescription drugs under Medicare, people with pre-existing conditions, and small business owners,” said Rep. Luján. “The people I met with today will be helped by health insurance reform along with thousands of other New Mexicans.”

Benefits of Health Insurance Reform:

Stops Insurance Companies from Discriminating Against Patients with Pre-existing Conditions

- Carylee is a cancer survivor, who has difficulty getting insurance because she is considered to have a pre-existing condition. She also has family members with pre-existing conditions. Under the recently passed health insurance reform law, insurance companies would be prohibited from denying insurance to those with pre-existing conditions.
- “My sister has two kids and one of them, her son, has a preexisting condition,” said Carylee. “Now she can get him covered.”
- In New Mexico's 3rd Congressional District, health insurance reform will guarantee that 19,400 residents with pre-existing conditions can obtain coverage.

Closes the Prescription Drug Donut Hole for Medicare Beneficiaries

- Robert is covered under the Medicare Part D prescription drug benefit. In some years, he falls into the coverage “donut hole,” requiring him to pay a substantial portion of his drug costs out of pocket. The recently passed health insurance reform law would provide a rebate of up to \$250 to those who fall into the donut hole this year and would completely close it by 2020.

- “Robert has hit the donut hole a couple of times,” said Agnes, Robert’s wife. “He goes into the pharmacy and all of the sudden the meds cost \$100 dollars. The regular co-pays triple. Health insurance reform will be helpful.”

- In New Mexico's 3rd Congressional District, health insurance reform will improve Medicare for 94,000 beneficiaries, including closing the donut hole.

Makes Health Insurance More Affordable for Small Businesses

- Janet is a self-employed potter and her husband is a self-employed architect. They both have difficulty paying for health insurance under the current system, and he has a liver condition that drives up his costs. The recently passed health insurance reform law will provide tax credits to small business owners and individuals who pay for their insurance. In 2014, small businesses and individuals would be able to participate in a health insurance exchange, allowing them to shop for less expensive insurance in a competitive market.

- “My husband and I both have small businesses,” said Janet. “The two of us were spending \$1900 month on our insurance premiums. We had to stay insured, because of his health condition. I wish this health insurance reform legislation had been around earlier. It would have been so helpful.”

- In New Mexico's 3rd Congressional District, health insurance reform will give tax credits and other assistance to up to 163,000 families and 14,100 small businesses to help them afford coverage.