



# Get to Know the Health Reform Law: How It Will Impact You and Your Business

**Health Care Reform Law and the 2012 Presidential Election**

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## History of the Patient Protection and Affordable Care Act (ACA)

- Signed into law by President Obama on March 23, 2010
  - Passed the U.S. Senate on December 24, 2009, passed by reconciliation (needed only 51 votes)
  - Passed the U.S. House of Representatives on March 21, 2010

## President Obama

- Continue to champion implementation of the Affordable Care Act
  - Emphasizing the consumer protection aspects of the law
    - Eliminates denial of coverage due to pre-existing condition
    - No lifetime cap on coverage
    - Essential Health Benefits
    - Premium Assistance Tax Credits

## Governor Romney

- Will issue an Executive Order that provides waivers to all fifty states in implementing the Affordable Care Act.
- Work with Congress to repeal the legislation as quickly as possible.

## Governor Romney's Plan

- Return to states the responsibility of caring for the poor, uninsured, and chronically ill.
- Block grant Medicaid and other payments to states.
- Create purchasing pools for individuals and small businesses.
- Prevent discrimination against individuals with pre-existing conditions
- Allow HSA's to be used for insurance premiums

## Senate Control

- In order for President Obama to move forward with implementing the ACA or a Romney Administration to repeal/replace the ACA, they will need the support of the U.S. Senate.
  - 33 Senate Races
    - 10 Open Seats
    - 23 Incumbents
    - 6 “Toss-Up” Contests
  - Likely scenario, no one party will hold “Super Majority” and the Chamber could be evenly split, 50/50.

## House Control

- It is unlikely the Republicans will lose control of the House of Representatives, but Democrats are expected to pick up 7+ seats
- **435 Seats**
  - 15 “Toss-Up” Contests
    - 4 Current D seats
    - 11 Current R seats
- **Projected election outcome:**
  - **Republicans (235) & Democrats (200)**

## Campaign Information

- **President Obama**
  - To learn more about President Obama's position on health care, please visit his website:  
[www.barackobama.com](http://www.barackobama.com)
- **Governor Romney**
  - To understand Governor Romney's repeal and replace proposal, visit his website: [www.mittromney.com](http://www.mittromney.com)





## Additional Questions? Ask The Experts!

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  - You can submit written questions and receive invaluable advice!
    - [Ask an Expert, today!](#)
- Also, our “Your Voice in D.C.” has the latest news on the health care reform act!
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