

*“Congress passed historic health insurance reform that will make coverage more affordable and secure for those with insurance, extend coverage for those without insurance, and hold insurance companies accountable. Health insurance reform stops insurance companies from denying people for pre-existing conditions. It provides more choice. It lowers costs and reduces our deficit. It stops insurance companies from dropping people who are sick. It helps small businesses by giving them tax credits. It helps seniors by making prescription drugs more affordable. While this legislation does not solve every problem facing our health insurance system, it does make important steps toward reforming our broken health insurance system, and I’m proud that we were able to pass legislation that will put the people of New Mexico ahead of health insurance companies.” - Rep. Ben Ray Luján*

Rep. Ben Ray Luján voted in favor of health insurance reform that will lower costs, reduce the deficit, provide more insurance choice for families and small businesses, and stop insurance companies from denying and dropping sick patients. The [Congressional Budget Office found](#) that health insurance reform will reduce the federal deficit by \$138 billion in the first ten years and \$1.3 trillion in the second ten years

and expand coverage for 32 million Americans, helping to ensure that 95 percent of Americans are covered. The legislation is the largest deficit reduction measure in 17 years, and it is fully paid for. The legislation was signed into law by President Obama on March 23, 2010.

How health insurance reform will help New Mexico's 3rd Congressional District:

- Improves coverage for 327,000 residents with health insurance.
- Gives tax credits and other assistance to up to 163,000 families and 14,100 small businesses to help them afford coverage.
- Improves Medicare for 94,000 beneficiaries, including closing the donut hole coverage gap.
- Extends coverage to 115,500 uninsured residents.
- Guarantees that 19,400 residents with pre-existing conditions can obtain coverage.
- Protects 600 families from bankruptcy due to unaffordable health care costs.
- Allows 52,000 young adults to obtain coverage through their parents' insurance plans.
- Provides millions of dollars in new funding for 60 community health centers.
- Reduces the cost of uncompensated care for hospitals and other health care providers by \$40 million annually.

How health insurance reform will benefit seniors:

- Protects Medicare benefits and extends the solvency of the program for almost a decade

by cutting waste, fraud, and abuse but never benefits

- Targets overpayments to insurance companies that are robbing the system of funds that could be used to improve benefits for everyone
- Provides a \$250 rebate for Medicare beneficiaries who fall into the "donut hole" when purchasing prescription drugs
- Improves the quality and coordination of care for seniors
- Requires Medicare and insurance companies to provide important preventive services without additional payments

Immediate benefits in the health insurance reform legislation:

- Prohibits health insurance companies from dropping coverage when people get sick
- Prevents insurers from denying coverage to children with pre-existing conditions
- Eliminates lifetime limits and restrictive annual limits on coverage
- Ensures that consumers can appeal new insurance plan decisions
- Makes small businesses that provide coverage to their employees eligible for a tax credit of up to 35 percent of premiums
- Creates a temporary high-risk pool to insure those who are currently uninsured because of a pre-existing condition
- Allows young people to remain on their parents' insurance policy until their 26th birthday
- Increases funding to train a greater number of primary care doctors, nurses, and public health professionals
- Provides a \$250 rebate for Medicare beneficiaries who fall into the donut hole

For a full summary of health insurance reform legislation, click [here](#) .

The legislation also includes a reauthorization of the Indian Health Care Improvement Act (IHCIA). In October, Rep. Luján joined his colleagues to [write to Congressional leadership](#), urging them to include IHCIA in health insurance reform legislation. Reauthorization of the Indian Health Care Improvement Act (IHCIA) was included in the health reform bills passed by both the House of Representatives and the Senate. The first step in Indian health care reform is reauthorizing IHCIA, which governs the Indian Health Care System (IHS)—the provider of choice for many Native American patients. Unfortunately, IHCIA was last reauthorized in 1992, and that reauthorization expired eight years ago. The legislation reauthorizes the IHCIA and will allow much-needed reforms to the Indian Health Service to move forward.

“Native Americans throughout my district have been asking for better access to quality, affordable health care, and the reauthorization of the Indian Health Care system is an important step toward this goal,” said Rep. Luján. “I’m encouraged that the Indian Health Care system is being reauthorized under this health insurance reform legislation, and I’m going to keep fighting to make sure that Indian Health Services are fully funded and improved to provide services for all of Indian Country.”

- [Read the reconciliation bill](#)
- [Read a summary of the reconciliation bill](#)
- [Read the Congressional Budget Office report on the reconciliation bill](#)
  
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