

# Health Hotline



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## How Will the Health-Care Bill Help You?

The health-care bill that became law in March has many provisions that are relevant to you and your family now and in the future:

- **PREEXISTING CONDITIONS--** Starting in 2014, insurance companies cannot deny coverage to anyone with preexisting conditions.
- **CHILDREN INSURANCE--** Companies must allow children to stay on their parent's insurance plans until age 26.
- **EMPLOYER INSURANCE--** Technically, there is no employer mandate. Employers with more than 50 employees must provide health insurance or pay a fine of \$2000 per worker each year if any worker receives federal subsidies to purchase health insurance. Fines applied to entire number of employees minus some allowances.
- **IMMIGRATION--** Illegal immigrants will not be allowed to buy health insurance in the exchanges -- even if they pay completely with their own money.
- **ENDS RESCISSIONS--** Bans health plans from dropping people from coverage when they get sick. Effective 6 months after enactment.

- **DISCRIMINATION AGAINST CHILDREN WITH PRE-EXISTING CONDITIONS--** Prohibits health plans from denying coverage to children with pre-existing conditions. Effective 6 months after enactment. (Beginning in 2014, this prohibition would apply to all persons.)

## Home Medical Offices In vogue again.

When I was growing up in Maywood, Illinois, my parents took me to a total of three different doctors' offices for minor things and they were all in homes. I remember Dr. Benson's office. I had a cut hand and the office was down the cement steps of the lower level of a brick bungalow near 5<sup>th</sup> avenue.

I've had a home medical office in Batavia now for more than two years and the escape from the high rent district is fabulous. So is the view of the garden through the patio doors in the waiting room. I recommend it highly. The commute every day is one minute, so I'm not using all that high priced gasoline that you are probably buying.

