

When health care bill's provisions would take effect

By David Lightman

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WASHINGTON — Here are the effective dates of major provisions of the health care overhaul legislation now being considered in Congress:

WITHIN A YEAR

- Would provide a \$250 rebate this year to Medicare prescription drug beneficiaries whose initial benefits run out 90 days after enactment:
- Would provide immediate access to high-risk pools for people with no insurance because of pre-existing conditions.

Six months after enactment:

- Would bar insurers from denying people coverage when they get sick.
- Would bar insurers from denying coverage to children with pre-existing conditions.
- Would bar insurers from imposing lifetime caps on coverage.
- Would require insurers to allow people to stay on their parents' policies until they turn 26.

2011

- Would require individual and small group market plans to spend 80 percent of premium dollars on medical services. Large group plans would have to spend at least 85 percent.

2013

- Would increase the Medicare payroll tax and expand it to dividend, interest and other unearned income for singles earning more than \$200,000 and joint filers making more than \$250,000.

2014

- Would provide subsidies for families earning up to 400 percent of poverty level, currently about \$88,000 a year, to purchase health insurance.
- Would require most employers to provide coverage or face penalties.
- Would require most people to obtain coverage or face penalties.

2018

- Would impose a 40 percent excise tax on high-end insurance policies.

2019

- Would expand health insurance coverage to 32 million people.

SOURCES: Speaker of the House, Congressional Budget Office, Kaiser Family Foundation.

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