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BAUCUS APPLAUDS NEW CONSUMER PROTECTIONS, END TO INSURANCE COMPANY ABUSES

Finance Chair hails benefits from the new health insurance law going into effect today

Washington, DC – Senate Finance Committee Chairman Max Baucus (D-Mont.) hailed new provisions taking effect today to ban abusive, anti-consumer practices by private insurance companies. In a speech delivered on the Senate floor today, Baucus hailed the new era of consumer rights and coverage benefits enacted as part of the Affordable Care Act.

“The era of egregious insurance company abuses is over,” said Baucus. **“The provisions going into effect today put consumers and their doctors – not insurance companies – in charge of their health care. The new health care law ends practices like dropping coverage arbitrarily for people when they get sick while allowing young adults to stay on their parents’ policies and providing free coverage for preventive care like mammograms and vaccinations. These benefits are exactly what Americans want and deserve out of the insurance coverage they pay for each month, and with these protections, they are benefits Americans are guaranteed to receive.”**

Baucus was one of the Senate’s key architects of the nation’s new health care law. He worked to craft and pass legislation in both the Finance Committee and the full Senate that included the new health care consumer protections going into effect today. The full text of Baucus’ floor statement follows here.

“Mr. President, today marks six months since Congress enacted the new health care reform law.

“Americans have reason to celebrate.

“The new law put America on the road to a more sustainable, consumer-friendly health care system.

“The new law put America on the road to a health care system in which all Americans have access to quality, affordable health insurance.

“And the new law put America on the road to a health care system in which patients and their doctors — not insurance companies — control patient care.

“These transformative changes will not happen overnight. But we heard the distressed cries from American families and businesses for immediate relief from insurer abuses. Congress included in the new health reform law many consumer protection provisions that take effect today, September 23, 2010.

“These provisions — a new Patient’s Bill of Rights — put an end to some of the worst insurance company abuses. The new law puts consumers in control of their health care decisions. And the new law extends important new coverage benefits under insurance plans.

“Starting today, plans cannot discriminate against children with pre-existing conditions. No longer will insurance companies be able to deny tens of thousands of families insurance each year for their children because of a pre-existing condition.

“Starting today, insurance companies are banned from canceling your coverage due to an unintentional mistake on your application. No longer will insurance companies be allowed to arbitrarily drop your coverage when you get sick and need it the most.

“Starting today, insurance companies can no longer place lifetime or restrictive annual limits on coverage. No longer will families need to worry that their coverage will run out when they need it the most.

“Starting today, when you purchase or join a new insurance plan, you have the right to choose your own doctor in your network. No longer will insurance companies be able to arbitrarily decide which doctor you have to see.

“Starting today, if you purchase or join a new insurance policy, you will be guaranteed the right to appeal insurance company decisions to an independent third party. No longer will consumers find themselves with nowhere to turn when insurers deny them coverage or restrict their treatment.

“Starting today, providers and suppliers who fail a fraud screening will be denied eligibility for payments under government programs like Medicare and Medicaid. No longer will providers and suppliers be able to defraud the government and taxpayers instead of provide quality health care.

“Starting today, young adults will be allowed to remain on their parents’ plan until their 26th birthday, unless they are offered coverage at work. No longer will young adults be without affordable coverage options. Now they will have choices to transition them into their adult lives and protect them from financial ruin.

“And starting today, if you purchase or join a new insurance plan, you will be able to receive free recommended preventive care. No longer will Americans have to forgo valuable preventive care until it is too late.

“All of the benefits that begin today are in addition to the benefits that families and businesses already enjoy as a result of the new health reform law.

“Already, because of the new law, across the nation, Federally-subsidized pre-existing condition insurance plans are available for Americans with pre-existing conditions who have been denied coverage by insurance companies.

“Already, because of the new law, up to 4,000 small businesses are eligible for tax credits this year if they provide health insurance for their employees.

“Already, because of the new law, more than 2,000 businesses have qualified to receive reimbursement for the retiree coverage that they provide.

“And already, because of the new law, more than a million seniors have received rebate checks to reduce their prescription drug out-of-pocket costs in the donut hole.

“Today, with this six month mark, we pass a key milestone on our road to providing quality, affordable health care to all Americans.

“This milestone is just one of many along the road. But this milestone is one that signals an end to the insurance companies’ worst abuses. And this milestone signals the beginning to patient-controlled health care.

“And that, Mr. President, is something to celebrate.”

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