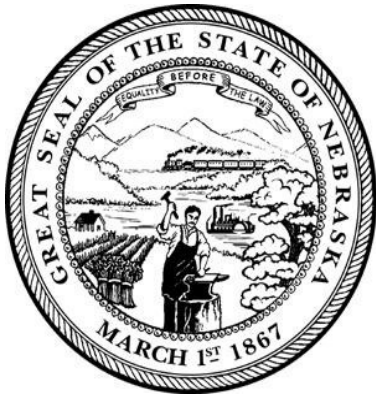


# AN UPDATE FROM SENATOR JEREMY NORDQUIST



Dear Neighbor,

After a productive legislative session, my office is working hard to prepare for key issues that will be before us in the coming years. One of my priorities for the next legislative session and beyond will be making sure that recently passed federal health care reform is implemented in a way that works for Nebraska's children, seniors, and families. No matter your position on the federal Patient Protection and Affordable Care Act, know that I will be working to allow you to keep your current coverage if you like it, increase access for those who struggle to obtain health care, and ensure that all Nebraskans have an opportunity to lead healthy and productive lives.

As always, please do not hesitate to contact my office with your questions, comments, or concerns. We are committed to serving you and your family.

Working for you,

A handwritten signature in blue ink that reads "Jeremy Nordquist".

Jeremy Nordquist  
[www.SenatorNordquist.com](http://www.SenatorNordquist.com)



## Contact Information:

Senator Jeremy Nordquist  
(402) 471-2721  
[jnordquist@leg.ne.gov](mailto:jnordquist@leg.ne.gov)  
[www.SenatorNordquist.com](http://www.SenatorNordquist.com)

## Health Care Reform Update

*Good Things are Happening Now*

In the next few months, several important provisions of health care reform will be rolled out. Some of these may be beneficial to you or your family. I'd like to highlight a few of these provisions, which I believe are important for children, seniors, and families in District 7:

(Continued)

## Closing the Medicare Prescription Drug Coverage Gap

Seniors who will reach the Medicare Prescription Drug Coverage Part D “donut hole” this year will receive a one-time, tax free rebate check of \$250 to help reduce out-of-pocket costs for prescriptions. These checks will be mailed automatically to beneficiaries who reach the coverage gap, beginning in mid-June. There are no forms to fill out, and there is no need to provide additional information. Checks will be mailed monthly throughout the year as beneficiaries enter the coverage gap.

These rebate checks are only the first of many steps toward closing the “donut hole.” Gradually, the coverage gap will narrow until it is eliminated in 2020.

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## Eliminating Preexisting Condition Restrictions for Children

For kids with preexisting or chronic conditions, health care coverage will be there when they need it. As of September 23rd, insurance companies will no longer be able to exclude coverage for preexisting conditions for children up to age 19. For example, an insurer covering a child with asthma will no longer be able to exclude asthma-related services from the health insurance coverage plan. Beginning in 2014, this provision will apply to all Americans seeking health insurance coverage.

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## Restrictions on Harmful Insurance Practices

As of September 23rd, insurance companies will no longer be able to rescind policies that have already gone into effect. Unless an insurer believes the insured fraudulently misrepresented preexisting conditions, an insurer cannot cancel a policy because the insured person got sick. Also, insurers will no longer be able to impose lifetime limits on benefits. These reforms will help to guarantee that insurance is there when you most need it – when you actually get sick.

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## Expanded Opportunities for Coverage of Young Adults

As more young people enter the workforce and struggle to find employment with even basic benefit packages, it is critically important to provide an option for health insurance coverage for these young adults. As of September 23rd, young adults up to age 26 may be covered as dependents on their parents’ health insurance plans.

## PROTECT YOURSELF FROM MEDICARE FRAUD

The \$250 Medicare Prescription Drug Rebate check – When you reach the initial coverage limit, Medicare will **automatically** send a check that’s made out to you. You do not need to fill out any forms or provide additional information.

If anyone contacts you claiming to want to help you sign up for new programs created by the new Patient Protection and Affordable Care Act, be cautious. Don’t give your personal information (full name, date of birth, Social Security number, etc) to anyone who calls and asks you about the \$250 rebate check.

Call 1-800-MEDICARE to report anyone who you believe is attempting to commit fraud or with any additional questions about the \$250 rebate check. Or you can contact our office, and we will do our best to help address your concerns.

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