

One year ago today President Obama signed into law historic rights and choices in health care for America's families.

This has meant a world of difference for Maria Gama and her family, who live in our congressional district. Maria's daughter suffers from Type 1 diabetes, requiring daily insulin shots. And because diabetes is considered a "pre-existing condition," Maria's insurer wouldn't cover her daughter. Maria was forced to pay over \$400 out of pocket each month for medication for her daughter. Now, thanks to the Affordable Care Act, Maria has the right to add her daughter to her insurance policy.

Did you know that TODAY...

- By right, you can no longer be dropped from your health plan when you get sick.
- By right, your child or any child born in America can no longer be denied access to a doctor.
- You now have a right to keep your children on your health plan until they reach age 26.
- If you are a senior with Medicare, you will now pay less for your medications and your Medicare HMO plan.
- If you are a small businessman or woman who chooses to cover your employees, you now have a right to receive a significant tax credit to cover the cost of insurance.
- You now have a right to receive a rebate from your insurance company if it spends on actual health care for you less than 85 cents of every dollar you paid that insurer in premiums.

Those are the facts. Yet, if you watch the news, you might be confused about whether these new rights are there for you.

Let's be clear:

These historic health care rights and choices are the law of the land. They are delivering benefits and protections as promised.

The days when working families could face mountains of debt because their children got sick or injured are becoming history due to this transformative health care law.

What happens now?

The rights and choices mentioned above are just the beginning. In California we are making steady progress toward establishing the "[health insurance exchange](#)" that, in less than three years, will dramatically increase your choice of insurance options if you don't get insurance through work.

What do I mean by "health insurance exchange?" **Simply this: through the exchange, you will have the right to get what I get as a member of Congress: a menu of private health insurance plans to choose from.**

You can see the list of health insurance options I get to choose from by visiting the U.S. Office of Personnel Management's website and using the [Plan Search tool](#). The California exchange will provide similar options. And in the California exchange, nobody can be denied coverage.

In the meantime, if you have a [pre-existing condition](#), or are looking for insurance options available to you today, use the "[Find](#)

[Insurance Options](#)

" tool on

<http://HealthCare.Gov>

, your guide to understanding your new rights and choices under the health care reform law.

If you still have questions or need help, I invite you to call my office. We'll try to point you in the right direction. My number is 213-483-1425.

Remember, you now have new, important rights in health care for you and your family. And with healthier Americans, we can build a better America.

I hope you find this information useful. It is an honor to represent you in Congress.