

PRESS RELEASE

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Seniors, Families & Small Businesses Celebrate the 1st Birthday of the Affordable Care Act – “We’re moving forward, we won’t go back!”

Advocates joined by Rep. Frank Pallone, Director of HHS Office of Insurance Exchanges, and Regional Director of the SBA

Newark, NJ - Today young adults, seniors, health care professionals and small business owners came together at press conferences in South Orange and Long Branch to mark the first birthday of the Affordable Care Act. The events, hosted by the New Jersey Citizen Action Education Fund, the New Jersey for Health Care Coalition and the NJ Main Street Alliance, celebrated the law’s much-needed and popular consumer protections against some of the worst insurance industry abuses like caps on coverage and care, arbitrary denials of care and discrimination based on pre-existing conditions.

“One year ago, the Affordable Care Act was signed into law giving consumers control back over their health care decisions,” said Stefanie Rubin, North Jersey Regional Organizer for New Jersey Citizen Action. “Today people across NJ and across the country are celebrating new patient protections like knowing they can never be dropped by their insurance company when they get sick and need care the most, and that they’ll never be told, ‘You’re on your own’ after reaching arbitrary annual or lifetime limits on coverage.”

Rubin spoke at the South Orange Frame Shop, a local small business in downtown South Orange. She was joined by Joel Ario, Director of the Office of Insurance Exchanges for the US Department of Health and Human Services, and A. John Shoraka, Regional Administrator of the Small Business Administration.

“Small businesses are the engine of our nation’s economy. But for many years, our small businesses have been put at a disadvantage when it comes to health care, and have had to endure off-the-charts rate increases with nothing they could do about it. The Affordable Care Act is changing that, giving small businesses new tools to make health coverage more affordable – and a better value,” said Regional Administrator Shoraka. “We need to keep moving forward to implement the law, level the playing field for our small businesses, and let them do what they do best: create jobs and serve the needs of our communities.”

Small business owner Jacqueline Germany of West Orange, NJ had this to say to those who would like to roll back the reforms of the Affordable Care Act, “We need to continue to move forward on health care and stand up to those who want to take away these important new consumer protections. We won’t go back to a health care system that stacks the deck against small businesses and allows insurance companies to impose double-digit rate hikes year after year without consequence. The health care law is good for small businesses and good for our communities.” Germany’s West Orange business, Nina’s Nuances Interior Design, is one of an estimated 144,000 small businesses in New Jersey that are eligible for tax credits from the health care law beginning this year.

Meanwhile in Long Branch, a delegation of consumers thanked Congressman Frank Pallone for his support of the ACA and shared personal stories of how the law is benefiting them. Small business owner and NJ Main Street Alliance member Samia Bahsoun shared her thanks with the Congressman, “I would like to thank Congressman Pallone for being a true champion and friend to NJ’s small businesses by standing up in support of the Affordable Care Act. This law addresses health insurance industry abuses that small employers have been facing for years. Finally small businesses can be assured we’re getting a good value for our premium dollars.”

Bahsoun went on to describe how her step-son is benefiting from the new patient protections. “He’s 24 years old and has already needed eight surgeries in his young life. Thanks to the health care law, not only is he able to stay on our health insurance policy until his benefits kick in at his new job, but now he’ll never have to worry about being denied health coverage. To have that peace of mind as a parent is priceless.”

Today’s event was just one of nearly 200 events and actions taking place across the country this week with seniors, children, small businesses and young people coming together to explain how they are being helped by the law and to highlight what is at stake as opponents of reform work overtime to take away those benefits, including:

- **Ending the worst insurance company abuses.** The law [bans insurance companies from dropping coverage when you get sick and excluding coverage for children with pre-existing conditions](#). Today, 129 million people suffer from pre-existing conditions. Starting in 2014, no insurance company can exclude them under the law.
- **No more lifetime limits on your coverage.** Insurance companies can [no longer put lifetime limits on the amount of health coverage you can receive](#) thanks to the Affordable Care Act. It also restricts annual limits and eliminates any benefit cap by 2014.
- **Tax credits and a level playing field for small businesses.** The new health premium tax credits in the ACA can offset up to 35 percent of a qualifying small business’s contributions to employee health premiums. In 2014, new competitive health insurance marketplaces (called insurance exchanges) will give small businesses more transparency, better choices, and more bargaining power when buying insurance.
- **Lower premiums for you and your family.** The nonpartisan Congressional Budget Office finds that the Affordable Care Act would cut premiums for millions of Americans, particularly those in the individual market. Those in the individual market who get help to pay for their premiums are expected to [see their premiums drop an average of 59 percent](#) compared to what they would pay had we not passed the law. The law gives states the tools to crack down on unreasonable rate increases, too.

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The NJ Main Street Alliance is a state-wide coalition of over 850 small business owners who are working to have a voice on key policy issues like health care, responsible taxes, and job creation in Trenton and Washington, DC. The NJMSA is a project of NJ Citizen Action and a member of the National Main Street Alliance, a network of state coalitions with over 10,000 members nationwide.

NJ For Health Care is made up of a broad-based alliance of over 70 health care, consumer, senior, student, disability, women’s, labor, faith-based, civil rights and social justice organizations representing more than 2 million New Jerseyans working to bring guaranteed, high quality, affordable health care to all NJ residents.

New Jersey Citizen Action Education Fund (NJCAEF) is a nonprofit, 501(c)(3) organization, founded in 1983, promoting the empowerment of low- and middle-income people through research, education and training around public policy issues and direct counseling and services.