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Health Reform Quiz

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You answered 10 out of 10 questions correctly, better than 99.6% of Americans.

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QUESTION	CORRECT RESPONSE	% OF AMERICANS ANSWERING CORRECTLY
1. Will the health reform law require nearly all Americans to have health insurance starting in 2014 or else pay a fine?	Yes, the law will do this.	64%
	✓ You answered this correctly.	
	Yes. Starting in 2014, most U.S. citizens and legal residents will be required to obtain health coverage, or pay a penalty. Some exemptions will be granted, for example, for those with religious objections or where insurance would cost more than 8% of their income.	
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2. Will the health reform law allow a government panel to make decisions about end-of-life care for people on Medicare?	No, the law will not do this.	45%
	✓ You answered this correctly.	
	No. No such panels exist. While early versions of the law did contain provisions that would allow Medicare to reimburse physicians for voluntary discussions with patients about end-of-life planning, these provisions	
	were dropped from the final legislation.	
3. Will the health reform law cut benefits that were previously provided to all people on Medicare?	No, the law will not do this.	40%
	✓ You answered this correctly.	
	No. The law reduces payments to the privately administered Medicare Advantage plans, but they will still be required to provide all benefits that are covered by traditional Medicare.	
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4. Will the health reform law expand the existing Medicaid program to cover low-income, uninsured adults regardless of whether they have children?	Yes, the law will do this.	62%
	✓ You answered this correctly.	
	Yes, Medicaid will be expanded to cover nearly all	

individuals under age 65 with incomes up to 133% of

whether they have children?

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the rederal poverty level (\$14,400 for an individual or \$29,300 for a family of four in 2010).

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5. Will the health reform law provide financial help to low and moderate income Americans who don't get insurance through their jobs to help them purchase coverage? Yes, the law will do this.

You answered this correctly.

Yes. Individuals without access to affordable coverage who purchase coverage through the new insurance Exchanges and have incomes up to 400% of the federal poverty level will be eligible for premium tax credits based on their income.

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6. Will the health reform law prohibit insurance companies from denying coverage because of a person's medical history or health condition?

Yes, the law will do this.

✓ You answered this correctly.

Yes. Starting in 2014, all health insurers will be required to sell coverage to everyone who applies, regardless of their medical history or health status.

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7. Will the health reform law require all businesses, even the smallest ones, to provide health insurance for their employees?

No, the law will not do this.

You answered this correctly.

No. The law does not require employers to provide health benefits. However, it does impose penalties, in some cases, on larger employers (those with 50 or more workers) that do not provide insurance to their

workers or that provide coverage that is unaffordable.

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8. Will the health reform law provide tax credits to small businesses that offer coverage to their employees?

Yes, the law will do this.

You answered this correctly.

Yes. Beginning in 2010, business with fewer than 25 full time equivalent employees and average annual wages of less than \$50,000 that pay at least half of the cost of health insurance for their employees are eligible for a tax credit.

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9. Will the health reform law create a new government run insurance plan to be offered along with private plans?

No, the law will not do this.

You answered this correctly.

No. The law does not create a new government-run health insurance plan. The existing Medicaid program will be expanded to cover more low-income people, government regulation of the health insurance industry will be increased, and tax credits will be provided to make private health insurance more affordable for people.

10. Will the health reform law allow undocumented immigrants to receive financial help from the government to buy health insurance?

No, the law will not do this.

You answered this correctly.

No. Undocumented immigrants are not eligible to receive financial help from the government to buy health insurance, nor are they eligible for Medicaid or to purchase insurance with their own money in the new Exchanges.

72%

67%

25%

65%

27%

42%

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