

What does Health Care Reform mean for **MONTANA'S STUDENTS?**

Worried about being covered while looking for work or going to school?

You can remain on your parents' health insurance plan until age 26.

Already, 12,000 Montana young adults have obtained insurance this way.

Think you can't afford health insurance?

The cost of insurance will be affordable for all Americans, and financial help through tax credits for individuals and some businesses will be available.

Plan to work for a small business or start your own?

You'll have access to affordable coverage through a new competitive online marketplace. When people gather into larger groups, administrative costs go down and our options increase. Members of Congress will get their insurance through these same online marketplaces.

Denied coverage because of a pre-existing medical condition?

Insurance companies will be required to offer insurance to individuals, regardless of pre-existing conditions.

HEALTH CARE REFORM

provides security for your family

- *Stops insurance companies from dropping coverage because of illness*
- *Ends discrimination based on pre-existing conditions*
- *Caps out-of-pocket healthcare costs*
- *Ends wasteful subsidies to big insurance companies*
- *Provides free preventive services like vaccines and contraception*
- *Saves hundreds of billions of dollars in the long run*
- *Completely protects veterans' and military benefits*

More information online at: tester.senate.gov/health