



March 25, 2010

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As you know, Sunday night the U.S. House of Representatives passed the Patient Protection and Affordable Care Act. President Obama signed the bill into law and we are now awaiting the passage of the planned Reconciliation Bill containing the “fixes.”

As a health insurance company, this new law is going to touch many areas in which we are involved. It is a sweeping law that will affect our industry for years to come with many of its parts rolled out over the next eight years.

While nothing is final, as the Reconciliation Bill has not yet passed the Senate, we thought we would give you a quick overview of a few of the most visible “market reform” provisions contained in that bill that could go into effect yet this year. These include:

- Prohibition of Lifetime Benefit Limits,
- 100% coverage for preventive services,
- Dependents covered up to age 26,
- Prohibition of pre-existing condition exclusions on children under the age of 19.

As your health insurance partner, we assure you that we are keeping a constant eye on all developments. We are setting up a communication tree so that we can keep you posted as timelines and details become available.

Thank you for your continued support of SIHO Insurance Services,

Dave Barker

President and CEO - SIHO Insurance Services

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