



The Health Care and Education Reconciliation Act

Together with the *Patient Protection and Affordability Act*, the *Health Care and Education Reconciliation Act* will ensure that all Americans have access to quality, affordable health insurance and put studen

TITLE II: EDUCATION AND HEALTH (HELP Committee provisions)

Higher Education Provisions

Beginning July 1, 2010, all new federal student loans will originate through the Direct Loan program, instead of through the federally-guaranteed student loan program.

Includes \$36 billion over ten years to increase the maximum Pell Grant to \$5,550 in 2010 and to \$5,975 by 2017.

Indexes the Pell Grant to the Consumer Price Index starting in 2013, to match the rising costs of college.

Addresses the FY 2011 shortfall in the Pell Grant program.

Expands the Income-Based Repayment program. Starting in 2014, the bill will cap new borrower's loan payment at 10 percent of their net income, after adjustments for basic living costs, and would forgive any remaining debt after 20 years.

Invests \$2.55 billion in Historically Black Colleges and Universities and Minority-Serving Institutions.

Includes \$750 million for college access and completion support programs for students, including increased funding for the College Access Challenge Grant program, which funds programs at states and institutions aimed at increasing financial literacy and student retention.

Ensures that the reconciliation instructions for the HELP Committee are met by reducing the deficit by at more than \$10 billion over ten years.

Health Provisions

Extends important insurance reforms to existing plans, including bans on lifetime and annual limits, coverage of pre-existing conditions, a ban on rescissions, limits on waiting periods, and expanded coverage for young adults.

Eliminates 340B inclusion of inpatient drugs; no exceptions to group purchasing exclusion.

Increases the substantial investment in Community Health Centers to expand access to health care in communities where it is needed most.