



## Six Months In: Who is the Affordable Care Act helping in your community?

On September 23, 2010, the new Patients' Bill of Rights protections will kick into gear, adding to the number of individuals and families who are benefiting from the Affordable Care Act.

### Children with Pre-Existing Conditions

#### Insurers Cannot Deny Coverage to Children with Pre-Existing Conditions\*

- Children with special health care needs will be able to get insurance that will cover necessary treatment of their illnesses

**What does it mean?** Insurers will have to cover all children who apply – no matter what their health status.

*\*Note: some grandfathered plans are currently excluded*

### Everyone

#### Protects You from Being Dropped by Your Insurer

- Keeps insurers from rescinding your health coverage when you get sick

#### Free Preventive Care\*

- New private insurance plans will have to cover preventive services – such as screenings and tests – with no co-payments

#### Protects Your Choice of Doctor\*

- Protects your choice of primary care doctor, and also allows women to go directly to their OB/GYN without a referral.

#### Ends Bureaucratic Hurdles to Emergency Services\*

- Prohibits insurers from charging more when you have to get emergency care outside the plan's network.

**What does it mean?** People are now protected from insurance company abuses and bureaucracy. Also, it helps people get preventive care to stay healthy and allows people to keep the doctors they choose. Everyone will have peace of mind, knowing they can access health care when and where they need it.

*\*Note: some grandfathered plans are currently excluded*

### People with chronic health conditions or a catastrophic illness

#### No Lifetime Limits on Coverage

- Health insurance companies can no longer place lifetime caps on coverage

#### Phase-In Ban on Annual Coverage Limits\*

- Insurers can have annual coverage limit no lower than \$750,000, the first step toward prohibiting insurers from imposing any annual limits on essential benefits.

**What does it mean?** Children and adults with chronic health care needs will no longer worry about running out of health benefits while fighting their illnesses, and families will have peace of mind that coverage will be there for them in the event of a catastrophic illness.

*\*Note: some grandfathered plans are currently excluded*

### Young adults

#### Easier Option to Stay Insured

- Health plans have to allow young adults to remain on their parents' health insurance until their 26th birthday

**What does it mean?** Young adults just starting out will have coverage to help them continue to stay healthy and protect them in the case of an accident and those that need coverage for chronic illness will not be left without an option – helping to ease their worries and their parents'.

### And don't forget changes that are already helping:

#### Seniors

#### Lower Prescription Costs (as of June 2010)

- A \$250 rebate is issued to people enrolled in Medicare Part D who reach the doughnut hole

**What does it mean?** Seniors who spend over \$2,800 on prescription drugs and enter the doughnut hole are getting more help paying for the medication they need.

### People with chronic health conditions

#### Special Insurance Available to People with Pre-existing Conditions (as of June 2010)

- An interim insurance plan provides immediate access to insurance for people who have not been able to get coverage because of a pre-existing condition

**What does it mean?** The Pre-Existing Condition Insurance Plan (PCIP) will give people with pre-existing conditions access to insurance until the new law covers everyone in 2014.