

Families with Children and the Affordable Care Act

You do your best to keep your children healthy, but sickness and accidents are a part of life. Getting health insurance for your children gives you peace of mind knowing they have health coverage when they need it. But for many hardworking families, affordable insurance can be hard to find. The Affordable Care Act is giving you more control over your family's health care by expanding your options for health insurance and making them more affordable.

Top Things to Know for Families with Children

- Insurance companies can no longer [impose lifetime dollar limits on essential coverage limits](#).
- Job-based health plans and new individual plans are no longer [allowed to deny or exclude coverage for your children \(under age 19\)](#) based on a pre-existing condition, including a disability. Starting in 2014, these same plans won't be allowed to deny or exclude anyone or charge more for a pre-existing condition including a disability.
- Parents have [new options to cover their children](#). If your children are under age 26, you can generally insure them if your policy allows for dependent coverage. The only exception is if you have an existing job-based plan, and your children can get their own job-based coverage.
- An [Affordable Insurance Exchange](#) is a new marketplace where individuals and small businesses can buy affordable health benefit plans. Exchanges will offer you a choice of plans that meet certain benefits and cost standards. Starting in 2014, members of Congress will be getting their health care insurance through Exchanges, and you will be able buy your insurance through Exchanges, too.
- Pregnancy and newborn care, along with vision and dental coverage for children, will be covered in all Exchange plans and new plans sold to individuals and small businesses, starting in 2014.
- In 2014, if your income is less than the equivalent of about \$88,000 for a family of four today, and your job doesn't offer affordable coverage, you may get [tax credits to help pay for insurance](#).



Watch [this video](#) to learn how families with children now have more affordable options for health coverage.

Resources for Families with Children

Use these resources to find coverage and low-cost care:

- Learn about the [Children's Health Insurance Program \(CHIP\)](#).
- Find the [coverage and pricing options](#) that work best for you.
- Find a [community health center](#) in your state.

Use these resources to get the most out of your insurance:

- Get help using insurance in your state through the [Consumer Assistance Program](#).
- Learn about [your insurance company and rate increases](#).
- [Understand your health plan](#) and learn how to make it work for you.

