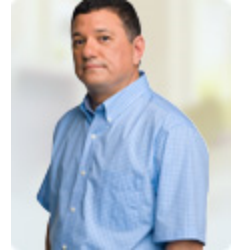


Individuals and the Affordable Care Act

The health care law helps improve care and lower costs for healthy individuals and people with health conditions.

Healthy Individuals and the Affordable Care Act

Even if you're healthy now, sooner or later there will come a time when you will need health insurance. Not having health insurance when you need it can result in large amounts of debt and bad credit ratings. Worrying about health insurance and the cost of your care is the last thing you want to do. The Affordable Care Act is expanding your options for health insurance and making them more affordable.



Top Things to Know for Healthy Individuals

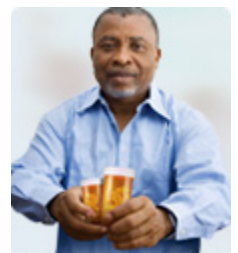
- Under the health care law, insurance companies [can no longer drop you when you get sick](#) just because you made a mistake on your coverage application.
- Parents have [new options to cover their children](#). If you have children under age 26, you can insure them if your policy allows for dependent coverage. The only exception is if you have an existing job-based plan, and your children can get their own job-based coverage.
- Job-based health plans and new individual plans are no longer [allowed to deny or exclude coverage to any child under age 19](#) based on health conditions, including babies born with health problems.
- Starting 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](#).
- Starting in 2014, if your employer doesn't offer insurance, you will be able to [buy insurance directly in an Exchange](#) that gives you power similar to what large businesses and members of Congress have to get better choices and lower prices.

Individuals with Health Conditions and the Affordable Care Act

If you have a health condition, you know how important having health insurance is and how expensive it can be. Worrying about where to get coverage and the cost of your care is the last thing you want to do when you are dealing with chronic illness. The health care law is expanding your options for health insurance and making them more affordable.

Top Things to Know for Individuals with Health Conditions

- Under the health care law, if you have been uninsured for at least six months and have a health condition, you may be able to [get health insurance through the Pre-Existing Condition Insurance Plan](#).
- If a new insurance plan doesn't pay for services you believe were covered, you now have new, [clear options to appeal the decision](#).
- Insurance companies [can no longer drop you if you get sick](#) just because you made a mistake on your coverage application.
- Starting in 2014, job-based and new individual plans [won't be able to exclude you from coverage or charge you a higher premium](#) for a pre-existing condition, including a disability.
- Starting 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](#).



If you have insurance and have problems with your plan or questions about your coverage, get help through the [Consumer Assistance Program](#). If you have been rejected for insurance, learn more about [your rights](#) and find out how to [appeal denied claims](#).