



Better Benefits, Better Health

New Coverage Choices:

- Most young adults can stay on their parent's family plan until they turn 26. It doesn't matter whether you're married, living with your parents, in school, or financially independent. For more information on how to stay insured, call the customer service number for your parent's insurer and explain your situation. Or visit [facebook.com/YoungAdultCoverage](https://www.facebook.com/YoungAdultCoverage) to learn more.
- Most health plans cannot deny coverage to [children under age 19 because of pre-existing conditions](#).
- If you have been uninsured because of a pre-existing condition, you may be eligible to join the Pre-Existing Condition Insurance Plan. To find out about plans available in your state, visit www.pcip.gov.
- Anyone can visit HealthCare.gov and access a personalized list of private insurance plans, public programs, and community services that are available to you.

New Benefits if You Have Insurance:

- If you are in a new insurance plan, insurance companies cannot charge you a deductible or copays for recommended preventive services, like flu shots and other immunizations. See a [list of preventive services](#) that will be covered without a deductible or copays. Speak with your doctor for more details.
- Insurance companies are prohibited from [capping the dollar amount of care](#) you can receive in a lifetime, or [dropping your coverage due to a mistake](#) on your application when you get sick.

New Benefits for Seniors on Medicare:

- Seniors with Medicare part B are now eligible for [most preventive services and an annual wellness visit](#), at potentially no out-of-pocket cost. Speak with your participating doctor for more details.
- Seniors who are in the Medicare prescription drug coverage gap known as the donut hole will receive a [50% discount on covered brand name prescription drugs](#) and lower copays for generic drugs. You don't need to take any action to receive this.



Learn more about these important benefits.
Ask your doctor or visit www.HealthCare.gov today.