



The New Health Care Law — *What It Means for You and Your Family*

You do your best to keep your family healthy, but sickness and accidents are an unfortunate part of life. You know how important having health coverage is, but even if you have insurance now, you may be worried about how you'll be able to afford ever increasing costs – or whether your insurance company will be there for you and your family if you get sick.

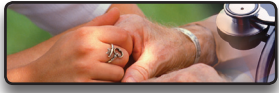
The Affordable Care Act, passed by Congress and signed into law by the President in March 2010, gives you better health security by putting in place comprehensive health insurance reforms that help to hold insurance companies accountable, lower health care costs, guarantee more choice, and enhance the quality of care for all Americans.



"A product of the Department of Health and Human Services."

www.HealthCare.gov

NOVEMBER 2010



The New Health Care Law — What It Means for You and Your Family

New Insurance Industry Reforms

Starting on September 23, 2010, the new law ends some of the worst insurance company abuses and provides important new benefits for you and your family. The new law:

- Prohibits most insurance companies from refusing coverage to or limiting the benefits of children (up to age 19) because of a pre-existing medical condition. This prohibition applies to all health plans offered by employers and when an individual purchases a new policy. In 2014, discriminating against all individuals who have a pre-existing condition will be prohibited.
- Prohibits all insurance plans from putting lifetime caps on the dollar amount that they will spend on benefits. In the past, patients with cancer or other chronic diseases ran the risk of hitting a lifetime cap and losing access to care. The law also restricts most insurance companies' use of low annual dollar limits on benefits. In 2014, annual limits will be eliminated.
- Prohibits all insurance plans from canceling your coverage because of an unintentional mistake on an application.
- Prohibits new insurance plans from denying coverage for needed care without a chance to appeal to an outside party.
- Delivers all of the new consumer protections with minimal impact on premiums – only 1% to 2%. Any impact on premiums will be offset by a number of provisions in the new law that save money for consumers and employers.

New Consumer Protections

In addition, for new plans purchased on or after September 23, 2010, the new law:

- Requires plans to cover recommended preventive services, including mammograms, colonoscopies, immunizations, and well-baby and well-child screenings without charging deductibles, co-payments or co-insurance.
- Guarantees you the choice of any available primary care and pediatric doctors in your plan's network of providers. It also assures women the right to see an OB/GYN without having to obtain a referral first.
- Ensures coverage of services provided by an emergency room that is not in your network without prior approval or additional cost to you.

Lower Costs and Increased Coverage

Over the next few years, new policies to improve consumer options and generate cost savings will be implemented until the new health insurance marketplace is fully realized in 2014.

- Young adults are able to remain on their parents' health plan until they turn 26 if the plan covers dependent children and if coverage isn't offered to them through their job.
- The new law requires insurance companies to publicly disclose and justify unreasonable premium increases.
- In 2011, insurance companies will be required to spend at least 80% of your premium dollars on health care and quality improvements instead of overhead, salaries, or administrative expenses – or provide rebates to consumers.

Lower Costs and Increased Coverage (continued)

- In 2014, new tax credits will help middle class families afford health insurance. Medicaid will be extended to Americans with low incomes of up to \$14,000 for an individual or \$29,000 for a family of four in 2010 dollars.
- In 2014, insurance companies won't be allowed to charge women more for their health insurance.

www.HealthCare.gov

To learn more about the new benefits and cost savings available to you, please visit www.HealthCare.gov. A first-of-its-kind website, www.HealthCare.gov helps you make informed decisions about health care coverage by offering easy-to-understand information about what health plans are available in your state; how much they cost; what they cover, and lots more information tailored to your specific needs.

To learn more about the facts and upcoming benefits under the Affordable Care Act, log on to www.HealthCare.gov. Or follow us on Twitter at [@HealthCareGov](https://twitter.com/HealthCareGov).

