

September 23, 2010, 6 months after the passage of the Affordable Care Act, the Patients' Bill of Rights provisions were implemented. These provisions will help hold insurance companies accountable, ensure more health choices for individuals and their families, lower health care costs, and enhance the quality of health care.

The Patients' Bill of Rights protects Vermonters and all Americans against the worst health insurance industry abuses that have prevented millions of people from receiving the health care they need. These provisions allow patients to take control of their own health decisions.

Patients' Bill of Rights

Prevents Insurance Companies from Limiting Coverage

The Affordable Care Act prohibits the use of lifetime limits in all new and existing plans issued or renewed on or after September 23, 2010. In addition the Affordable Care Act also restricts the use of annual limits and begins phasing them out over the next three years.

Guarantees You a Right to an Independent Appeal

The Affordable Care Act requires new insurance plans to implement an internal appeals process of coverage determination and claims. If a patient's internal appeal is denied patients will have the right to an independent appeal by a third-party reviewer not employed by their health plan.

Prohibits Insurance Companies from Limiting Choice of Doctors

The Affordable Care Act guarantees your right to choose a primary care doctor from any available participating provider, designate any available participating pediatrician as your child's primary care provider, and prohibits insurers or employer-sponsored plans from requiring a referral for obstetrical or gynecological (OB-GYN) care.

Protects Against Discrimination Against Kids with Pre-Existing Conditions

The Affordable Care Act prohibits health insurance plans from denying coverage to children based on a pre-existing condition.

Bans Insurance Companies from Dropping Coverage

The Affordable Care act prohibits insurance companies from retroactively canceling your health insurance when you get sick, or require costly care or if you, your employer, or your insurance agent made an unintentional mistake on insurance paperwork.

Prohibits Insurance Companies from Restricting Emergency Room Care

The Affordable Care Act prohibits health insurers and plans from restricting access to and charging patients more for out-of-network emergency care.

Includes Coverage for Young Adults on Parent's Plan

The Affordable Care Act allows young adults up to their 26th birthday to stay on or be added to their parent's or guardian's policy. To learn more about this provision visit the Young Adults section of this page.

Coverage for Preventative Care with No Cost-Sharing

The Affordable Care act requires new health insurance plans to cover recommended preventive services without charging a copayment, coinsurance, or deductible.

For more information regarding the Patients' Bill of Rights please visit www.healthcare.gov or www.whitehouse.gov/HealthReform