

## **Patient Protections & Insurance Reforms**

### **The Affordable Care Act at Work**

The Affordable Care Act contains new patient protections, giving you greater control over your health insurance and care. It also places tough restrictions on health insurance companies to make them more accountable to you. Here are some important early benefits of the law starting this year.

#### **New Consumer Protections**

Insurance company barriers in most plans will be removed by:

- Guaranteeing you get to choose your primary care doctor.
- Allowing you to choose a pediatrician as your child's primary care doctor.
- Giving women the right to see an OB-GYN without having to obtain a referral first.
- Ensuring that you pay the same cost sharing for emergency care no matter where you need it.

## **New Insurance Industry Reforms**

- Stops most insurance companies from refusing to insure children (up to age 19) because of a pre-existing medical condition. Also stops most health plans from limiting benefits for a child's pre-existing condition. In addition, young adults up to age 26 may be able to stay on their parent's coverage.
- Stops insurance companies from cancelling your insurance because of an unintentional mistake on an application.
- Stops insurance companies from putting lifetime dollar caps on benefits. Restricts most insurance companies' use of low annual dollar limits.
- Stops most insurance companies from denying coverage for needed care without a chance to appeal.
- Stops insurance companies from spending excessive amounts on overhead by requiring them to spend 80 to 85% of premiums on health care.
- Stops insurance companies from issuing unreasonable premium increases by increasing resources to state insurance commissioners to help them conduct rate reviews.

### **An Important New Tool for Consumers—[www.HealthCare.gov](http://www.HealthCare.gov)**

Check out [www.HealthCare.gov](http://www.HealthCare.gov), a consumer website called for in the new law, where you can learn about what health care options are available for you and get your questions answered about the Affordable Care Act.