



HEALTH CARE *and you*

The New Health Care Law: Key Improvements to Health Insurance Practices

The health care law just passed by Congress includes stronger consumer protections against many discriminatory insurance practices. No longer can your insurance company drop your health coverage when you become sick or require medical care. Nor can it place lifetime limits on your insurance benefits. Many of these protections will take effect this year. Others will be phased in over the next several years.

The new law:

- **Stops insurance companies from dropping coverage:** Prohibits health insurance companies from dropping your health coverage if you become sick. (Effective September 2010.)
- **Bans lifetime limits on benefits:** Prohibits health plans from placing lifetime limits on the benefits you receive. (Effective September 2010.)
- **Bans annual limits on benefits:** Restricts new health plans from using arbitrary annual limits on your insurance benefits.
- **Adds free preventive care under new private health insurance plans:** Requires new private health insurance plans to cover preventive services free of charge. (Effective September 2010.)
- **Extends coverage for young adults:** Allows parents to keep their young adult children covered under their health insurance until they reach age 26. (Effective September 2010.)
- **Ends denial of coverage based on pre-existing conditions:** Stops health plans from refusing to sell insurance to children with pre-existing conditions. (Effective September 2010.) In 2014, this important protection will be extended to *everyone*.
- **Creates a new appeals process:** Improves the process for people enrolled in new health plans to file complaints and appeal decisions by their health insurance company.

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