



AARP Massachusetts T. 1-866-448-3621
One Beacon Street F. 617-723-4224
Suite 2301 TTY 1-877-434-7598
Boston, MA 02108 www.aarp.org/ma

HEALTH CARE REFORM & YOU

Key Improvements to Health Insurance Practices

STATEWIDE – All Americans will see some big changes for the better as the new national health reform law puts an end to many discriminatory insurance company practices. One of the most significant changes: Insurance companies will no longer be able to drop someone's health coverage because he or she has a pre-existing condition or requires medical care.

“The new law includes strong protections for consumers who have been subjected to a number of unfair insurance company practices for years,” says Deborah Banda, state director of AARP Massachusetts, which represents more than 800,000 members age 50 and older in the Bay State. “Many of the new protections will take effect this year, like prohibiting insurance companies from limiting lifetime medical benefits, while others will be phased in over the next several years.”

Key consumer protections provided by the new health reform law include:

- **Stops insurance companies from dropping coverage:** If you become sick, insurance companies are prohibited from dropping your health coverage; effective September 2010.
- **Bans lifetime limits on benefits:** Prohibits health plans from placing limits on how much they will pay for medical benefits over your lifetime; effective September 2010.
- **Bans annual limits on benefits:** Prohibits health plans on placing arbitrary annual limits on how much they will pay for your medical benefits during each calendar year; effective 2014.
- **Adds free preventative care under new private health insurance plans:** Requires new private health insurance plans to cover more preventative services free of charge; effective September 2010.
- **Extends coverage for young adults:** Until they reach age 26, adult children may be covered under their parents' health insurance; already effective in Massachusetts for most.
- **Ends denial of coverage based on pre-existing conditions:** Stops health plans from denying coverage to children with pre-existing conditions; effective September 2010. This important protection will be extended to everyone in 2014.

“The new health care reform law will affect all of us – whether you're on Medicare, get insurance through your employer, buy it on your own, or are uninsured,” Banda adds. “By knowing what's in the law and when the various provisions go into effect, you can make the best decisions for yourself and your family.”

To learn more – or ask your own questions – please visit AARP's web page devoted to providing information about the health care reform law: www.aarp.org/getthefacts. To receive a free

informational brochure, "How the New Health Care Law Benefits You (D19272)," call AARP Massachusetts toll free at 1-866-448-3621.

Connect with AARP MA online at www.aarp.org/ma, www.facebook.com/aarpma and www.twitter.com/aarpma.