



# Your Health Care Rights





## Your Health Care Rights, Explained

Are you worried about the high cost of health care? Think you can't get coverage for yourself, your family, or your employees? If so, then you owe it to yourself to learn more about the Affordable Care Act (ACA).

It provides new protections for seriously ill children. Financial support for seniors facing high prescription drug costs. Tax credits to help small businesses insure their employees. These are just a few of the ways this law brings you better health care at a lower cost.



## Women and Families with Children

**Coverage for your children, even if they have a pre-existing condition.** Job-based health plans and new individual plans no longer can deny coverage for children who have a serious health condition or disability. And if your kids are under 26, you may be able to insure them as dependents on your existing plan.

**A path to prevention.** If you're in a new plan, insurance companies no longer can charge you for a deductible or co-pay for preventive services, such as mammograms and flu shots; or for counseling, screenings, and vaccines to keep your children healthy.

**Peace of mind when you need it most.** Your insurer no longer can place a limit on the amount of care that will be covered if you or your child becomes seriously ill. And starting in 2014, you'll get tax credits to help pay for insurance if you can't get it through your job and if your income is less than \$88,000 for a family of four.



## Young Adults

**Coverage under your parents' health plan.** If you're still in school or your employer doesn't offer health insurance, you might qualify for insurance as a dependent on your parents' job-based plan until you're 26. And starting in 2014, you'll get tax credits to help pay for coverage if you make less than \$43,000 and your job doesn't offer health care.

"Thanks to the Affordable Care Act, Americans are enjoying new protections, greater freedoms, and lower costs. And we're all benefiting from practices that protect the long-term strength of Medicare and enable health care providers to deliver the care their patients deserve."

—Kathleen Sebelius, Secretary of the U.S. Department of Health and Human Services



## Small Business Owners

### **A chance to offer insurance to your employees for less.**

If you have up to 25 employees, pay average annual wages below \$50,000, and provide health insurance, you may qualify for a small business tax credit of up to 35 percent to offset the cost of your plan. And if you're still offering coverage for retired employees, ages 55-64, then you can get financial help from the Early Retiree Reinsurance Program.

**More options in the future.** In 2014, the small business tax credit for employers offering insurance will increase to 50 percent. If you have fewer than 100 employees, then you may be able to shop in an Exchange that provides better choices and lower prices, which typically are offered to larger businesses.



## Seniors

**Help with prescription drug costs.** If you have Medicare prescription drug coverage and have to pay for your drugs in the coverage gap known as the “donut hole,” then you can receive a tax-free \$250 Medicare rebate for your prescriptions – and get a 50 percent discount on covered brand-name drugs. Nearly 4 million people received the rebate during the law’s first year.

**Extra care to help you stay healthy.** Medicare covers certain preventive services without charging you for the Part B coinsurance or deductible. You also have an opportunity to get a free wellness exam.

**Better Medicare coverage.** Under the ACA, your existing guaranteed Medicare-covered benefits won’t be reduced or taken away. You also will be able to continue choosing your own doctor.

**Protection of Medicare for years to come.** Thanks to reductions in fraud and waste, the Medicare Trust Fund will be extended to 2029, saving you money on premiums and coinsurance.



## Health Care Providers

**More patients who can afford the care you provide.**

Under the ACA, more than 32 million uninsured Americans will have broader access to affordable health coverage. This means fewer patients will delay the care they need because they can't afford it. This will lower the burden of uncompensated care on physicians, hospitals, and the health care system.

**Less paperwork and more protections for your patients.** New rules will simplify paperwork and eliminate administrative hassles so you can focus on your patients instead of insurance company bureaucracies. By eliminating many of the worst insurance industry practices, such as denying coverage because a patient made an unintentional error on an application, or canceling policies due to lifetime limits, the law will enable you to deliver the care your patients deserve.

**A stronger, larger health care workforce.** Building upon the earlier investments made by the American Recovery and Reinvestment Act, the ACA will support the training of more than 16,000 new primary care providers within the next five years, including many who will assist underserved and rural communities.



## Everyone

**No lifetime limits.** In the past, insurance companies placed a lifetime limit on the amount they would pay for medical care for patients with cancer and other chronic illnesses. Now, insurance plans no longer can place caps on the medical coverage they will provide during your lifetime.

**Greater consumer protections.** Insurance companies no longer can cancel your coverage because of an unintentional mistake on your application. And they no longer can deny coverage for necessary care without giving you a chance to appeal to an outside party. The ACA also ensures coverage of services provided by an emergency room outside of your network, when you need health care away from home.

**Help for the uninsured.** The law also creates a new program – the Pre-Existing Condition Insurance Plan – to make health coverage more available to uninsured individuals with health problems. Administered by either your state or the U.S. Department of Health and Human Services (HHS), the program provides a coverage option if you have been without health insurance for at least six months; you have a pre-existing condition or you have been denied coverage because of your health; and you are a U.S. citizen or legal resident.



Learn more about your rights at

**HealthCare**.gov



A federal government Website managed by the  
U.S. Department of Health & Human Services

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