



## *A New Patient's Bill of Rights*

On March 23, 2010 President Obama signed the Affordable Care Act into law. Six months later, critical consumer protections – a “Patient’s Bill of Rights” – take effect. The Patient’s Bill of Rights puts an end to some of the worst insurance abuses and puts consumers, not insurance companies, in control of their health care.

### THESE NEW PROTECTIONS INCLUDE:

#### ★ **Ban on Discriminating Against Kids with Pre-Existing Conditions**

Before reform, tens of the thousands of families have been denied insurance each year for their children because of an illness or condition. With the Patient’s Bill of Rights, plans cannot discriminate against kids with pre-existing conditions. In 2014, no one seeking coverage can be discriminated against because of a preexisting condition.

#### ★ **Ban on Insurance Companies Dropping Coverage**

Before reform, insurance companies could cancel your coverage when you were sick and needed it most because of a simple mistake on your application. With the Patient’s Bill of Rights, insurance companies are banned from cutting off your coverage due to an unintentional mistake on your application.

#### ★ **Ban on Insurance Companies Limiting Coverage**

Before reform, cancer patients and individuals suffering from other serious and chronic diseases were often forced to limit or go without treatment because of an insurer’s lifetime limit on their coverage. With the Patient’s Bill of Rights, insurance companies can no longer put a lifetime limit on the amount of coverage, so families can live with the security of knowing that their coverage will be there when they need it most. The use of annual limits will be restricted and will be banned completely in 2014.

#### ★ **Ban on Insurance Companies Limiting Choice of Doctors**

Before reform, insurance companies could decide which doctor you could go to. With the Patient’s Bill of Rights, if you purchase or join a new plan you have the right to choose your own doctor in your insurer network.

#### ★ **Ban on Insurance Companies Restricting Emergency Room Care**

Before reform, insurance companies could limit which emergency room you could go to or charge you more if you went out of network. With the Patient’s Bill of Rights, if you purchase or join a new plan, those plans are banned from charging more for emergency services obtained out of network.

#### ★ **Guarantee You a Right to Appeal**

Before reform, when insurers denied you coverage or restricted your treatment, you were left with few options to appeal. With the Patient’s Bill of Rights, if you purchase or join a new policy, you will be guaranteed the right to appeal insurance company decisions to an independent third party.

#### ★ **Covering Young Adults on Parent’s Plan**

With the Patient’s Bill of Rights, young adults will be allowed to remain on their parent’s plan until their 26th birthday, unless they are offered coverage at work. Up to 2.4 million young adults could gain affordable coverage through this provision of the new law.

#### ★ **Covering Preventive Care With No Cost**

With the Patient’s Bill of Rights, if you join or purchase a new plan, you will receive recommended preventive care with no out-of-pocket cost. Services like mammograms, colonoscopies, immunizations, pre-natal and new baby care will be covered and insurance companies will be prohibited from charging deductibles, co-payments or co-insurance.