

Celebrating the Third Anniversary of the Affordable Care Act

3 Big Reasons to Celebrate

- Denial of insurance coverage or charging more because of a pre-existing condition will be a thing of the past.
- Lifetime dollar caps on essential benefits will be eliminated and annual caps will be phased out.
- Children cannot be denied insurance coverage based on a pre-existing condition, such as asthma or cancer.

3 More Reasons to Celebrate

- Health insurance plans now allow parents to keep children on their family coverage up to age 26.
- The Affordable Care Act makes prescription drugs (Part D) for people with Medicare more affordable by closing the gap in drug coverage known as the “donut hole.”
- The law will not allow health insurers to charge women more simply because they are women. “That means,” as Health and Human Services Secretary, Kathleen Sebelius said, “being a woman is no longer a pre-existing condition.”

The Best Reason of All to Celebrate this Landmark Legislation

Preventive care saves lives. According to U.S. Department of Health and Human Services, about 71 million Americans in private health insurance plans received coverage for at least one preventive health care service such as a mammogram or flu shot in 2011 and 2012 because of the Affordable Care Act. That’s 71 million reasons to celebrate.

More Reasons to Celebrate Soon

October 1, 2013 through March 31, 2014 is the initial enrollment period for Federally Facilitated Marketplaces. In North Carolina, the federal government will create one Health Insurance Marketplace for individuals and another for small businesses.

For more information about how you can prepare for the Marketplaces, visit: HealthCare.gov.

