People with Disabilities & Serious Health Conditions

THE TOP FIVE THINGS YOU NEED TO KNOW ABOUT THE AFFORDABLE CARE ACT

The Affordable Care Act – the health care law – gives people with disabilities the security they need and important new benefits. Signed into law in March of 2010, the law contains significant benefits for people who are living with disabilities, expands access to private insurance and to public programs like Medicaid, and gets rid of the worst insurance industry practices by putting patients first.

Here are five ways the health care law helps you:

1. No discrimination against people with pre-existing conditions. Insurers can no longer deny coverage to children because of a pre-existing conditions and starting in 2014, discriminating against anyone with a pre-existing condition will be illegal. Insurance companies will also not be allowed to charge higher premiums for people with disabilities or other pre-existing conditions.

2. Insurers can't deny, cap, or limit your coverage. In the past, some people with chronic illnesses ran out of insurance coverage because their health care expenses reached a dollar limit imposed by their insurance company. Under the health care law, insurers can no longer impose lifetime dollar limits on essential health benefits, and annual limits are being phased out by 2014.

3. Insurance coverage options are expanded. If you have a medical condition, you may be able to get insurance through the Pre-Existing Condition Insurance Plan (PCIP) in your State. To qualify, you need to have been uninsured for at least 6 months and have otherwise been denied private

coverage because of your medical condition. Most young adults up to the age of 26 can stay on their parent's family plan. Starting in 2014, low-income Americans will be eligible for Medicaid and middle-income people can be eligible for tax credits to help pay for private coverage.

4. There are new options for long term supports and services. The Affordable Care Act builds on successful models and provides incentives to States to expand efforts to offer people with disabilities more opportunities to receive the long term supports and services they require in their communities, through programs such as Money Follows the Person and Community First Choice Option.

5. Insurance companies are held accountable. If insurance companies don't spend at least 80 percent of your premium dollar on medical care and quality improvements rather than advertising and bonuses for executives, they will have to provide you a rebate. And, starting September 1, 2011, in every State and for the first time ever, insurance companies are required to publicly justify proposed rate increases of more than 10 percent.