

WASHINGTON, DC—Today, American families gain a new set of rights when it comes to dealing with health insurance companies. The Patients' Bill of Rights under the Affordable Care law go into effect today, banning the worst practices of the insurance companies.

**“Starting today, your insurance company can’t drop you just because you get sick,”** Rep. Becerra said. “

**No longer can your child be denied coverage if he or she is born with an illness or disability. And the limit that insurance companies often place on lifetime benefits will be prohibited. The days when your family could be plunged into devastating medical debt and bankruptcy because of a serious medical condition are becoming history.**

**“If these protections are repealed, and that’s what Congressional Republicans are campaigning to do, Americans will once again be at risk of being dropped, denied or discriminated against. Fortunately, the Affordable Care Act now protects working families from the worst practices we’ve grown accustomed to in health care and is putting patients—not insurance executives or bureaucrats—in control of our own health care. ”**

Today, Americans with private health insurance will now enjoy the following rights:

### **YOU CAN NO LONGER LOSE YOUR COVERAGE WHEN YOU GET SICK**

Before health care reform, insurance companies were able to drop your coverage when you became sick. Known as a “rescission,” this practice plunged many responsible families who had paid their premiums into mountains of medical debt with little recourse to fight back. Today, your health coverage is protected and cannot be “rescinded” when you need it most.

### **YOUR CHILD CAN GET COVERAGE REGARDLESS OF MEDICAL CONDITION**

Until today, children who are born with or develop an illness could be denied coverage by insurers for having a “pre-existing condition.” Those uninsured children were much less likely to get critical preventive care, including immunizations and checkups, than their peers. The health care reform law prohibits this practice—now every child born in America has equal access to the health insurance market.

### **YOUR ADULT CHILD CAN STAY ON YOUR PLAN UNTIL AGE 26**

One in three young adults has no health insurance—so when they become ill or get injured, we all pay for their emergency room visit. Young people are less likely to have jobs that offer them coverage or do not yet make enough money to pay their premiums. Under the new law, starting today all insurance companies will allow your adult child to stay on your health plan until age 26.

### **NO MORE ANNUAL OR LIFETIME LIMITS ON YOUR COVERAGE**

You might think it will never happen to your family. You are struck with a life-threatening illness or injury that requires expensive and long-term treatment. Did you know that, until today, your insurance company could put an annual or lifetime cap on how much treatment they cover? Today, lifetime caps are outlawed. And over the next three years annual limits will be phased out, starting at \$750,000 this year.

[Click here to learn more about the Patients' Bill of Rights and other provisions of the Affordable Care Act .](#)