

Patient's Bill of Rights

March 23rd marks the one year anniversary of the Affordable Care Act being signed into law. Moving forward means that people with chronic diseases and pre-existing conditions can no longer be put at the mercy of insurance companies—giving peace of mind to those 129 million Americans that they will never again be unable to find coverage. Moving forward means that insurance companies will not be able to drop coverage when you get sick; or limit the care you receive. It means making sure insurance companies spend your premium dollars on your care, not profits, and cracking down on excessive premium rate hikes. It's time to move forward...our family and friends cannot afford to go back.

The Affordable Care Act Ends the Worst Insurance Company Abuses Such as Denying Coverage Because of a Pre-Existing Condition. The Affordable Care Act ends some of the worst insurance company practices. Already, the law bans insurance companies from dropping coverage when you get sick and excluding children with pre-existing conditions from coverage. Those protections will be extended to everyone in 2014. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, 9/22/10]

The Affordable Care Act Lowers Premiums for You and Your Family. The nonpartisan Congressional Budget Office examined provisions in the Affordable Care Act and found that it would cut premiums for millions of Americans, particularly those in the individual market. Those in the individual market who get help to pay for their premiums are expected to see their premiums drop an average of 59 percent compared to what they would pay had we not passed the law. Another report showed families will save \$2,500 by 2019 compared to what they would pay had the law not been passed. [CBO, 11/30/09; Commonwealth Fund/Center for American Progress, May 2010]

The Affordable Care Act Ends Lifetime Limits on Your Coverage. Because of the Affordable Care Act, insurance companies can no longer put lifetime limits on the amount of coverage you can receive. It also restricts annual limits and eliminates any cap by 2014. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, 9/22/10]

The Affordable Care Act Cracks Down on Excessive Premium Rate Increases. The Affordable Care Act holds insurance companies accountable and cracks down on unreasonable premium rate hikes. Because of the law, the federal government has made \$250 million available to states to help them develop and implement the tools necessary to crack down on excessive rate hikes. In addition, insurers that are found to raise rates too much can be banned from participating in the new health exchanges that will be available in 2014. [Healthcare.gov, Rate Review Fact Sheet, 2/24/11]

The Affordable Care Act Gives You the Freedom to Choose Your Doctor. The Affordable Care Act takes away the power to choose your doctor from the insurance companies and gives it to you. Now, if you purchase a new plan, you have the freedom to choose your own doctor in your insurer network. The benefit of protecting primary care provider choice is expected to help up to 88 million people by 2013. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, 9/22/10]

The Affordable Care Act Ensures Your Premium Dollars Are Spent on Your Care, Not Insurance Company Profits. The Affordable Care Act holds insurance companies accountable. Because of the new law, insurers in the large group market must spend at least 85 percent of your premium dollars on care, not administrative costs like their profits. For the individual and small group markets, insurers must spend 80 percent of your premium dollars on care. In addition, insurers will be required to publicly disclose their rates on a new national consumer website—Healthcare.gov. [Healthcare.gov, Patient's Bill of Rights]

Moving Forward...Protecting Our Care

