

# HEALTH INSURANCE CONSUMER PROTECTIONS

## **The SECURITY YOU GET from health insurance reform:**

- **No Discrimination for Pre-Existing Conditions**
- Insurance companies will be prohibited from refusing you coverage because of your medical history.
- **No Exorbitant Out-of-Pocket Expenses, Deductibles or Co-Pays**
- Insurance companies will have to abide by yearly caps on how much they can charge for out-of-pocket expenses.
- **No Cost-Sharing for Preventive Care**
- Insurance companies must fully cover, without charge, regular checkups and tests that help you prevent illness, such as mammograms or eye and foot exams for diabetics.
- **No Dropping of Coverage for Seriously ill**
- Insurance companies will be prohibited from dropping or watering down insurance coverage for those who become seriously ill.
- **No Gender Discrimination**
- Insurance companies will be prohibited from charging you more because of your gender.
- **No Annual or Lifetime Caps on Coverage**
- Insurance companies will be prevented from placing annual or lifetime caps on the coverage you receive.
- **Extended Coverage for Young Adults**
- Children would continue to be eligible for family coverage through the age of 26.
- **Guaranteed Insurance Renewal**
- Insurance companies will be required to renew any policy as long as the policyholder pays their premium in full. Insurance companies won't be allowed to refuse renewal because someone became sick.