

# AFFORDABLE CARE ACT

## HOW THE HEALTH CARE LAW BENEFITS YOUNG ADULTS AND CHILDREN

### YOUNG ADULTS

- **Allows young adults with no coverage of their own to stay on their parents' health plans up to their 26<sup>th</sup> birthday.** Because of this provision, 2.5 million additional young people have already gained insurance.
- **Bans insurance companies from dropping young adults when they get sick or have an accident.**
- **For young adults in new plans, provides free coverage of key preventive services.**
- **Achieves savings for young adults with health coverage by providing key patients' rights** – such as eliminating lifetime limits and tightly restricting annual limits on coverage, creating savings for policyholders.
- **Provides access to quality coverage to the millions of young adults without access to affordable job-based plans,** with the establishment of new state-based Health Insurance Exchanges, beginning in 2014. Currently, young adults are the most uninsured group among all Americans.

### CHILDREN

- **Prohibits insurers from denying coverage to children under age 19 for having a "pre-existing condition."** Up to 17 million children with pre-existing conditions are now protected from discrimination.
- **For children in new plans, provides free coverage of key preventive services, such as immunizations.**
- **Provides access to quality coverage for millions of children,** beginning in 2014. Currently, there are 7.3 million American children without any health insurance.