

AFFORDABLE CARE ACT

HOW THE HEALTH CARE LAW BENEFITS YOUNG ADULTS AND CHILDREN

YOUNG ADULTS

- **Allows young adults to stay on their parents' health plans up to their 26th birthday.** 6.6 million young adults have already taken advantage of the law to obtain health insurance through their parents' plan, of whom 3.1 million would be uninsured without this coverage.
- **Bans insurance companies from dropping young adults when they get sick or have an accident.**
- **For young adults in new private plans, provides free coverage of key preventive services.**
- **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 Marketplaces, 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 private 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 million American children without any health insurance.