

What Does Health Insurance Reform Mean for You?

Security, Lower Costs and Higher Quality Care

- 1 No Discrimination for Pre-Existing Conditions**

Insurance companies will be prohibited from refusing you coverage because of your medical history.
- 2 No Overpriced 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.
- 3 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.
- 4 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.
- 5 No Gender Discrimination**

Insurance companies will be prohibited from charging you more because of your gender.
- 6 No Annual or Lifetime Caps on Coverage**

Insurance companies will be prevented from placing annual or lifetime caps on the coverage you receive.
- 7 Extended Coverage for Young Adults**

Children would continue to be eligible for family coverage through the age of 26.
- 8 Guaranteed Insurance Renewal**

Insurance companies will be required to renew any policy as long as the policyholder pays their premium in full and won't be allowed to refuse renewal because someone became sick.