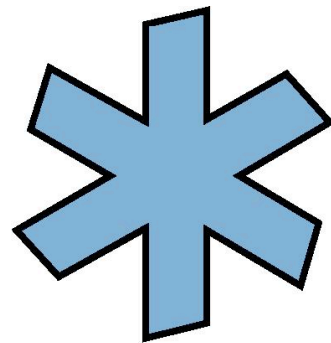
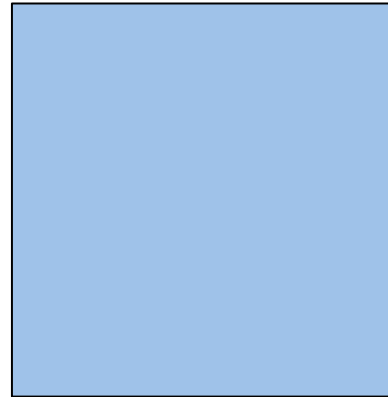
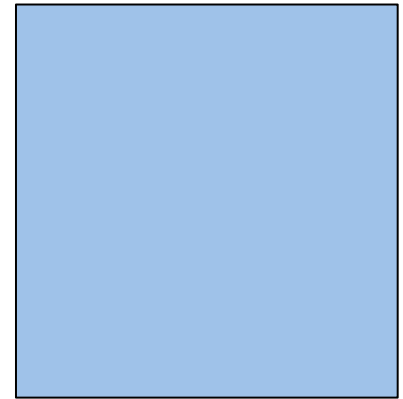


The Affordable Care Act  
**NEW BENEFITS AND THE  
LGBT COMMUNITY**

Six Months In  
September 23<sup>rd</sup>, 2010



National Coalition  
*for* LGBT Health

# SEPTEMBER 23<sup>RD</sup> , 2010

On September 23<sup>rd</sup>, the 6 month anniversary of the Affordable Care Act (ACA), several new benefits go into effect

What are the new benefits?

What do they mean?

What impact will they have on the LGBT community?

# WHAT ARE THE NEW BENEFITS?

**Extending Coverage for Young Adults**

**Providing Free Preventive Care**

**Appealing Insurance Company Decisions**

**Prohibiting Insurance Companies from Rescinding Coverage**

**Eliminating Lifetime Limits on Insurance Coverage**

**Regulating Annual Limits on Insurance Coverage**

**Prohibiting Denying Coverage of Children Based on Pre-Existing Conditions**

# EXTENDED COVERAGE

## FOR YOUNG ADULTS

**The ACA allows young adults to stay on their parents insurance until they turn 26. Previously, many health plans and issuers could remove young adults from their parents' policies because of their age.**

**Contrary to popular belief, young people face significant health issues. One in six young adults have a chronic disease, and yet they have the highest rate of uninsured of any age group.**

**The LGBT Community**

**Now, young LGBT individuals, who may also be facing employer discrimination, have an additional option to obtain health insurance.**

**All new plans must cover certain preventive services such as mammograms and colonoscopies without charging a deductible, co-pay or coinsurance.**

**Chronic diseases such as heart disease, cancer, and diabetes – which are responsible for 7 of 10 deaths among Americans each year and account for 75% of the nation’s health spending – often are preventable**

**Preventive interventions are a key element in improving population health especially for disadvantaged populations affected by health disparities**

### **The LGBT Community**

**As a disadvantaged population, the LGBT community will benefit from the increased access to care provided by this benefit. Several health disparities in the LGBT community, including tobacco rates and obesity, can be addressed with the increased access to additional preventive care.**

**PROVIDE FREE PREVENTIVE CARE**

# PROHIBIT COMPANIES

**In the past, insurance companies could search for an error, or other technical mistake, on a customer's application and use this error to deny payment for services when he or she got sick. The new law makes this illegal.**

**The only exception to this is if the consumer has performed an act or practice constituting fraud or has intentionally misrepresented information.**

## **The LGBT Community**

**The LGBT population is vulnerable to many forms of discrimination, including within the insurance industry. This provision will prevent LGBT individuals from being persecuted and denied insurance coverage based on a paperwork error.**

# FROM RESCINDING COVERAGE

# APPEAL INSURANCE COMPANY

## DECISIONS

The Affordable Care Act provides consumers with significant new protections including the ability to choose a health plan that best suits their needs, to appeal decisions by plans to deny coverage of needed services, and to select an available primary care provider of their choosing.

The new Consumer Assistance Grants Program will help states establish consumer assistance offices or strengthen existing ones. The new funds will be used to provide consumers with the information they need to pick from a range of coverage options that best meets their needs.

### The LGBT Community

The Consumer Assistance Grants Program will assist LGBT individuals in selecting an insurance provider that is most likely to provide LGBT inclusive services.

Transgender individuals will be able to learn more about transition related services that are provided within different insurance plans.

# REGULATE LIMITS ON INSURANCE

## COVERAGE

**Under the new law, insurance companies will be prohibited from imposing lifetime dollar limits on essential benefits, such as hospital stays.**

**Insurance companies' use of annual dollar limits on the amount of insurance coverage a patient may receive will be restricted for new plans in the individual market and all group plans.**

**The new law includes new rules to prevent insurance companies from denying coverage to children under the age of 19 due to pre-existing conditions**

### **The LGBT Community**

**LGBT populations are disproportionately affected by a number of costly chronic conditions making them particularly susceptible to losing insurance coverage later in life, if lifetime limits remained in effect.**

**Transgender individuals, whose transition related services can often come with significant costs are now protected from losing access to care or coverage of necessary additional services later in life.**

# WANT MORE INFORMATION?

Check out the following websites for more information on any of the new benefits and other aspects of the Affordable Care Act

The National Coalition for LGBT Health

[www.lgbthealth.net](http://www.lgbthealth.net)

Kaiser Family Foundation: Health Reform Source

<http://healthreform.kff.org/>

The Commonwealth Fund: Health Reform Resource Center

<http://www.commonwealthfund.org/Health-Reform/Health-Reform-Resource.aspx>

Department of Health and Human Services: Consumer Information website

[www.healthcare.gov](http://www.healthcare.gov) (<http://www.cuidadodesalud.gov/enes/> - In Spanish)

Consumers Union: Health Reform, The First Six Months

[www.consumerreports.org/health/resources/pdf/ncqa/health-reform.pdf](http://www.consumerreports.org/health/resources/pdf/ncqa/health-reform.pdf)

America's Health Insurance Plans: Immediate Market Reforms

[www.naic.org/documents/committees\\_b\\_Immediate\\_Improvements.pdf](http://www.naic.org/documents/committees_b_Immediate_Improvements.pdf)