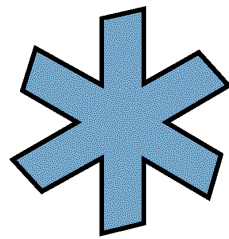


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**MEMBERS**

Advocates for Youth  
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AIDS Institute  
American Psychological Association-LGBT Concerns Office  
Atlanta Lesbian Health Initiative  
BAGLY  
BIENESTAR  
Bisexual Resource Center  
Boston Public Health Commission  
Brothas & Sistas Inc.  
Caezar Foundation  
Callen-Lorde Health Center  
Cambridge Cares about AIDS  
CenterLink  
Chase Brexton Health Services  
Chicago Department of Health  
Community HIV/AIDS Mobilization Project  
Compass, Inc.  
Diverse & Resilient  
Equality California Institute: California LGBT Health Human Services Network  
Fenway Community Health Center  
Gay and Gender Research  
Gay and Lesbian Medical Association  
Gay Men's Health Crisis  
Hartford Gay & Lesbian Health Collective  
Howard Brown Health Center  
Human Rights Campaign  
International Federation of Black Pride  
JSI Research and Training Institute  
L. A. Gay & Lesbian Center  
Legacy Community Health Services  
Lesbian Health and Research, UCSF  
LGBT Cancer Network  
LGBT Caucus of APHA  
Long Island Lesbian Cancer Initiative (LILCI)  
Lyon-Martin Health Services  
Mass. Asian and Pacific Islanders for Health  
Massachusetts Department of Public Health  
Mazzoni Center  
Metro Charities  
Metro Health  
Multnomah County Health Department  
NBGMAC  
National Alliance of State and Territorial AIDS Directors (NASTAD)  
National Association of Lesbian & Gay Addiction Professionals, Inc.  
National Center for Transgender Equality  
National Gay and Lesbian Task Force  
National Latina Institute for Reproductive Health  
National Youth Advocacy Coalition  
New York LGBT Community Center  
New York State Dept. of Health, AIDS Institute  
OutHealth- A Program of Healthcare of Southeastern Massachusetts  
Pacific Center for Human Growth  
Philadelphia Health Department, AACO  
PFLAG  
Praxis Project  
Pride Center of WNY  
Queen Lesbian & Gay Community Center Inc  
Rainbow Access Initiative  
Rainbow Heights Club  
Senior Action in Gay Environment Inc (SAGE)  
St Cloud University  
Stonewall Democrats  
Tapestry Health  
The AIDS Institute  
The Mautner Project  
The SafeGuards Project & LGBT Health Resource Center  
Transgender Law Center  
UMHS-Comprehensive Gender Services Program  
UCSF LGBT Center  
Whitman-Walker Clinic  
Woodhull Freedom Foundation



# National Coalition for LGBT Health

## The Affordable Care Act at Six Months

On September 23, 2010, the six-month anniversary of the Affordable Care Act (ACA), several new provisions of the law will take effect. These benefits include expanding young adult coverage, access to preventive care, and the implementation of the Patient's Bill of Rights.

If you would like to learn more about the ACA or the Patient's Bill of Rights, visit [Healthcare.gov](http://Healthcare.gov)<sup>i</sup> ([CuidadodeSalud.Gov](http://CuidadodeSalud.Gov) *en español*)<sup>ii</sup>, The Kaiser Family Foundation's "Summary of the New Health Reform Law"<sup>iii</sup>, or the National Coalition's website at [www.lgbthealth.net](http://www.lgbthealth.net).

**Extending Coverage for Young Adults:** Under the new law, young adults will be allowed to stay on their parent's plan until they turn 26 years old. In the case of existing group health plans, this right does not apply if the young adult is offered insurance at work. Some insurers began implementing this practice early. Check with your insurance company or employer to see if you or your children qualify.

Additional Information:

Health and Human Services – "Frequently Asked Questions"<sup>iv</sup>

Kaiser Family Foundation – "How Will Health Reform Impact Young Adults"<sup>v</sup>

**Providing Free Preventive Care:** All new plans must cover certain preventive services without requiring a deductible, co-pay, or coinsurance. Insurance plans must provide, at a minimum, preventive services rated A or B by the U.S. Preventive Services Task Force; recommended immunizations; preventive care for infants, children, and adolescents; and additional preventive care and screenings for women.

Additional Information:

Healthcare.gov – "Preventive Services Covered"<sup>vi</sup>

**Appealing Insurance Company Decisions:** The law provides all consumers with a way to appeal coverage determinations or claims to their insurance company, and establishes an external review process for all appeals.

Additional Information

Healthcare.gov – "Appealing Health Plan Decisions"<sup>vii</sup>

## The Patient's Bill of Rights

The new Patient's Bill of Rights regulations detail a set of consumer protections that apply to the insurance industry and healthcare consumers. The Patient's Bill of Rights positively impacts several of the most problematic aspects of the insurance industry and protects the patient's ability to fairly access healthcare services. All of the information below can also be found at [healthreform.gov](http://healthreform.gov)<sup>viii</sup>

**No Pre-Existing Condition Exclusions for Children Under Age 19:** The new regulations will prohibit insurance plans from denying coverage to children based on a pre-existing condition. This ban includes both benefit limitations and outright coverage denials. These protections will apply to all types of insurance except for individual policies that are "grandfathered," and will be extended to everyone starting in 2014.

**No Arbitrary Rescissions of Insurance Coverage:** Under the regulations, insurers and plans will be prohibited from rescinding coverage – for individuals or groups of people – except in

[WWW.LGBTHEALTH.NET](http://WWW.LGBTHEALTH.NET)

cases involving fraud or an intentional misrepresentation of material facts. Insurers and plans seeking to rescind coverage must provide at least 30 days advance notice to give people time to appeal. There are no exceptions to this policy.

**No Lifetime Limits on Coverage:** The regulation released today prohibits the use of lifetime limits in all health plans and insurance policies issued or renewed on or after September 23, 2010. Millions of Americans who suffer from costly medical conditions are in danger of having their health insurance coverage vanish when the costs of their treatment hit lifetime limits set by their insurers and plans.

**Restricted Annual Dollar Limits on Coverage:** Even more aggressive than lifetime limits are annual dollar limits on what an insurance company will pay for health care. The rules will phase out the use of annual dollar limits over the next three years until 2014 when the Affordable Care Act bans them for most plans. Plans issued or renewed beginning September 23, 2010, will be allowed to set annual limits no lower than \$750,000. These limits apply to all employer plans and all new individual market plans.

**Protecting Your Choice of Doctors:** Being able to choose and keep your doctor is a key principle of the Affordable Care Act, and one that is highly valued by Americans. The new rules make clear that health plan members are free to designate any available participating primary care provider as their provider. The rules allow parents to choose any available participating pediatrician to be their children's primary care provider. And, they prohibit insurers and employer plans from requiring a referral for obstetrical or gynecological (OB-GYN) care.

**Removing Insurance Company Barriers to Emergency Department Services:** Health plans and insurers will not be able to charge higher cost-sharing (copayments or coinsurance) for emergency services that are obtained out of a plan's network. The rules also set requirements on how health plans should reimburse out-of-network providers. This policy applies to all individual market and group health plans except those that are grandfathered.

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<sup>i</sup> <http://www.healthcare.gov/>

<sup>ii</sup> <http://www.cuidadodesalud.gov/enes/>

<sup>iii</sup> <http://www.kff.org/healthreform/8061.cfm>

<sup>iv</sup> [http://www.hhs.gov/ociio/regulations/adult\\_child\\_faq.html](http://www.hhs.gov/ociio/regulations/adult_child_faq.html)

<sup>v</sup> <http://www.kff.org/healthreform/7785.cfm>

<sup>vi</sup> <http://www.healthcare.gov/law/about/provisions/services/lists.html>

<sup>vii</sup> <http://www.healthcare.gov/law/provisions/appealing/Appealing%20Health%20Plan%20Decisions%202/moreinfo.html>

<sup>viii</sup> [http://www.healthreform.gov/newsroom/new\\_patients\\_bill\\_of\\_rights.html](http://www.healthreform.gov/newsroom/new_patients_bill_of_rights.html)