

Insurance Info

Health Reforms You Can Use

(NAPSA)—Many Americans may not have realized it but on September 23, 2010 a handful of important health reform provisions came into effect. Several of these provisions could potentially change the way health insurance works for millions of consumers.

“Americans should be better educated about health reform,” said Gary Matalucci, vice president of Customer Care at eHealthInsurance.com. “With new consumer protections coming into effect, some individuals and families may want to reconsider their health insurance options this year.”

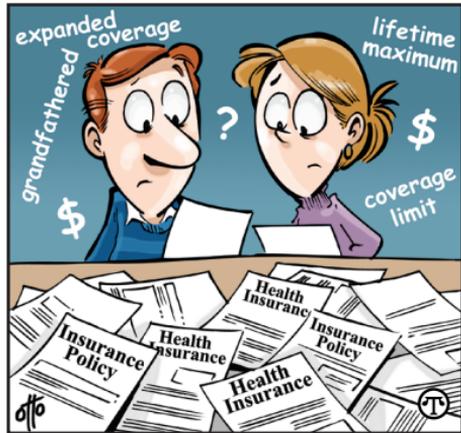
Expanded Coverage for Dependent Children

Beginning September 23, 2010 or the next annual plan renewal date, children age 18 and younger can no longer be declined health insurance coverage under a parent’s plan due to pre-existing medical conditions.

Also beginning September 23, 2010, adult children will be allowed to enroll on their parents’ health insurance policies until age 26, whether or not they are currently in college. This extends even to adult children who are married or no longer live at home.

Doing Away with Coverage Limits

Historically, many health insurance plans have come with a “lifetime maximum”—a dollar limit beyond which insurance companies will not pay for any additional care in the course of a member’s lifetime. Beginning September 23, 2010, lifetime maximums will no longer be permitted for benefits deemed to be essential by the Department of Health and Human Services.



Important health reform provisions could change the way health insurance works.

Annual coverage limits will also begin to phase out. Except for certain “Grandfathered” plans, new health insurance policies will no longer be able to limit annual payouts to anything less than \$750,000 beginning September 23, 2010. Each succeeding year, the limit will be raised until annual maximums are removed in 2014.

Broader Preventive Care

After September 23, 2010, new health insurance plans are required to provide first-dollar coverage for a number of preventive care services. This means that your health insurance company will be required to provide coverage for services such as preventive screenings, immunizations and women’s health services, with no out-of-pocket cost to you.

Consumers covered by Grandfathered plans purchased prior to March 23, 2010 may not be able to benefit from all these new health reform provisions. To learn more and compare new health insurance options in your area, visit www.eHealthInsurance.com.