

Children and Young Adults Win with the Health Care Law

The health care law improves access to health care for children.

- It prohibits insurers from denying coverage due to a pre-existing condition – starting in 2010 for children and teens, and in 2014 for adults.
- It invests in primary care to increase the number of family doctors across the country.
- It prevents insurance companies from canceling a policy when someone gets sick.

"Our baby, Max, was born with a bleeding disorder, making minor bruises life-threatening.

We were afraid that our insurance would refuse to cover him.

It is so good to know that insurance companies can no longer deny coverage for children because of pre-existing conditions."

"I was nervous about finding health insurance after I graduate from college.

So, it was a big relief to know that I'll be able to stay on my parents' policy until I turn 26."

The health care law lowers costs for children, families and young adults.

- It requires insurance companies to allow children to stay on their parents' insurance until they turn 26.
- It prevents insurance companies from placing a dollar limit on how much coverage is available over a patient's lifetime.
- It makes preventive care available free-of-charge, and requires health plans to cover maternity care.

The health care law will help families afford good insurance.

- It will create "one-stop shopping" for families and businesses to buy good insurance through what are called insurance exchanges (by 2014).
- It will offer tax credits to help families purchase a good, quality health insurance plan of their choice (by 2014).
- It now provides tax credits to qualifying small businesses to help them buy and keep good insurance for their employees.

"I heard the health care law will create new options for health insurance for my family.

We may decide to keep our current plan, but I look forward to seeing what the options are.

Plus, the tax credits will help us keep good health insurance."

And don't forget...

• The health care law requires members of Congress to get their health care coverage from the same plans as millions of Americans. *Finally, we're all in this together.*

Learn more about the health care law at

www.CuidadodeSalud.gov

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