

## HEALTH CARE *and you*

# The Health Care Law: What it Means for People Ages 50-64

**If you are 50-64, the health care law may benefit you in several ways. It makes it easier and more affordable to get coverage. Also, it adds important consumer protections and new insurance options.**

### Makes it easier to get health insurance

- If you have been uninsured for at least six months and have been denied coverage because of your health, you may be able to get coverage. This coverage – called the Pre-existing Condition Insurance Plan – is available in your state now. This program continues until the exchanges start in 2014 when everyone will have more health plan options to choose from.
- The law creates health insurance exchanges for those who can't get coverage. Exchanges are new marketplaces where you will be able to buy health insurance. You'll be able to compare the benefits and costs of health plans side-by-side.

- You can get information on the cost of the health insurance plans when the exchange begins enrollment in every state in late 2013. Coverage starts 2014.
- All health plans sold in the exchanges must cover essential health benefits. These include hospitalization, medical care, mental health services, prescription drugs, and rehabilitative services among other benefits.
- People shopping for insurance in the exchange will be able to pick among several levels of coverage. This will allow you to find a plan that works best for you and your budget.
- If you are eligible for insurance through an exchange and do not buy it, you will be subject to a penalty.

### Makes coverage more affordable

- You no longer have to pay some of the out-of-pocket costs for preventive care. This includes immunizations, mammograms

and other screenings for certain cancers and diabetes.

- Your state has the option in 2014 to make Medicaid available to more people. Your state can also decide not to make this change.
- You may be able to get tax credits to help you pay for the health insurance you buy in the exchange. The amount of help you can get depends on your income.

## Expands coverage for children and young adults

- Insurers must now cover children under age 19 who have pre-existing conditions.
- If your plan covers dependants and your adult children do not have employer-sponsored insurance, you can now include them on your insurance policy until they turn 26.

## Improves insurance practices

- Insurance companies can no longer drop your health coverage if you get sick. Your health insurance is guaranteed, as long as you pay your premiums.
- Insurance companies can no longer place lifetime or annual dollar limits on your health coverage. This change will make sure that your benefits won't run out when you need them the most. The ban on lifetime limits started in 2010. The ban on annual limits begins in 2014.
- Starting in 2014, no one can be denied health insurance because of a pre-existing condition.

Go to [www.aarp.org/healthlawguide](http://www.aarp.org/healthlawguide) for more information about how the health law works for you.