

Consumer Protections Under the Affordable Care Act

Affordable Care Act Basics: Part 2 of 8



Introduction

There are several key consumer protections under the Affordable Care Act (ACA) that make health coverage more accessible to consumers.

Main Topics

1. Consumer Protections Under the ACA
2. Preventive Services
3. Pre-existing Conditions
4. Access to Coverage from the First Day
5. Coverage for Young Adults

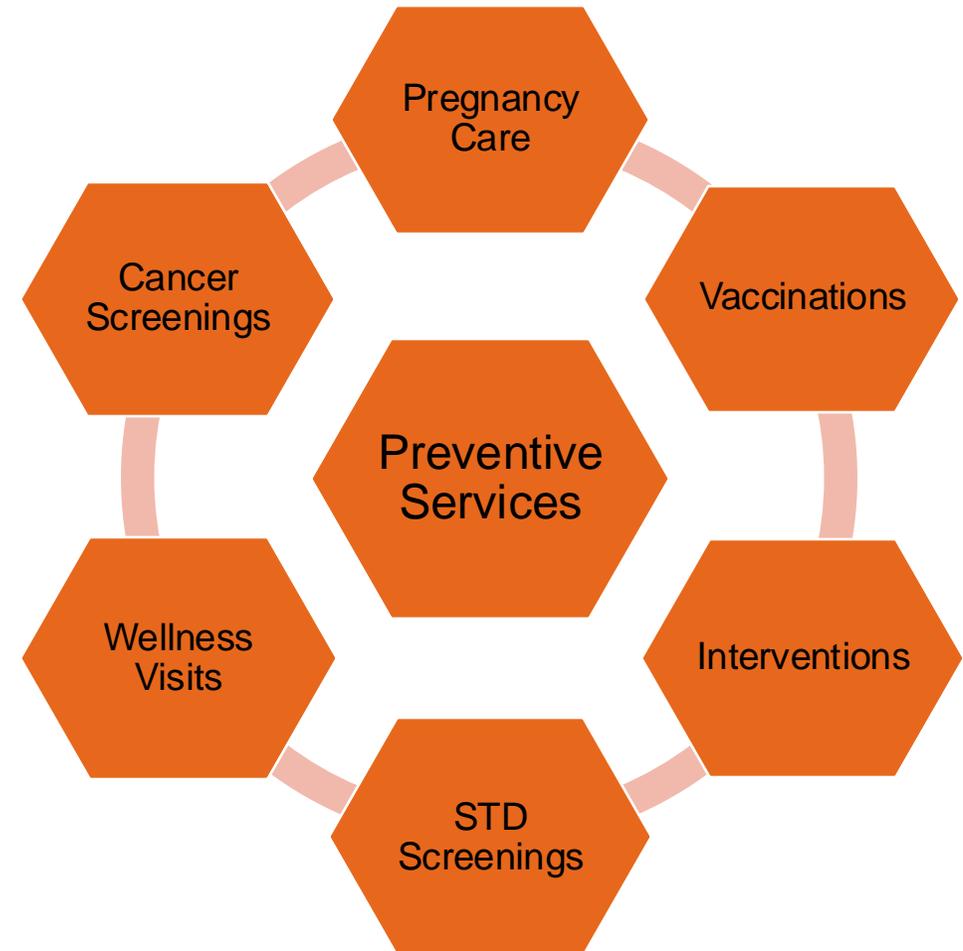
Consumer Protections



- Eligible consumers are generally able to:
 - Obtain certain preventive services included in their health coverage at no cost to them;
 - Get affordable health coverage regardless of any pre-existing conditions;
 - Access health coverage through the Marketplace in their state; and
 - Keep existing health coverage for young adults under their parents' health plan (up to age 26 through the end of the coverage year).

Preventive Services

- Previously, consumers with health coverage had to pay a copayment or other cost-sharing amount for common preventive healthcare services.
- Now, most health plans—whether offered inside or outside of the marketplaces—must cover certain recommended preventive services at no cost to the consumer (e.g., annual physicals, vaccines, and mammograms).



Access to Coverage from the First Day



- Consumers who are enrolled in a medical health plan can access benefits and services on the first day their coverage becomes effective. There are no waiting periods for covered benefits.
 - **Note:** This does not apply to dental coverage.

Coverage for Young Adults

- Previously, states could limit how long young adults were allowed to remain enrolled in coverage through a parents' health insurance plan.
- Now, the ACA generally requires carriers in all states (including New Mexico) to allow children and young adults up to age 26 to stay on their parents' health insurance plans through the end of the plan year (if the plans cover dependent children).

Coverage for Young Adults (Continued)

- Young adults can join or remain on a parent's health plan even if they:
 - Are married (coverage requirement does not extend to a married child's spouse).
 - Are not living with a parent.
 - Are not attending school.
 - Are not financially dependent on a parent.
 - Are eligible to enroll in their own or a spouse's employer's plan.
 - Have a child, give birth, or adopt a child.

Key Points

- The ACA:
 - Provides consumer protections and affordable coverage options;
 - Provides access to coverage for certain preventive services without cost-sharing under most health plans; and
 - Provides coverage for children and young adults up to age 26 to stay on their parents' health insurance plans through the end of the plan year.



Bewell

New Mexico's
Health Insurance
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