

WHAT HEALTHCARE REFORM MEANS FOR YOUR FAMILY

Insurance Companies Can No Longer Deny Coverage for Preexisting Conditions

Beginning January 14, 2014, insurance companies are no longer able to deny you coverage because of a prior illness due to a preexisting condition such as diabetes or high blood pressure, or because of a mistake on your initial application. Currently, insurers can no longer deny youth under age 19 coverage due to their previous medical history.

Healthcare Coverage Options for Young Adults

Currently in effect, the Affordable Care Act allows young adults to stay on their parents' insurance plan until age 26. To date, this new provision has helped 3.1 million youth gain access to affordable care.

Free Preventive Healthcare Services

The Affordable Care Act may provide your family with healthcare services meant to prevent a chronic disease or health-related complications at little to no cost. Depending on your age, you may have access to the following preventive services:

- Blood pressure, diabetes and cholesterol tests
- Various lifesaving cancer screenings, including mammograms and colonoscopies
- Counseling to help you quit smoking, lose weight, eat healthy, and treat depression and alcoholism
- Routine vaccinations
- Flu and pneumonia shots
- Prenatal care including counseling, screening and vaccines
- Regular well-baby and well-child visits, from birth to age 21

Strengthening Healthcare for Seniors and Americans With Disabilities Through Medicare

Medicare provides guaranteed healthcare for Americans 65 and over as well as Americans with disabilities. With healthcare reform, Medicare is set to save the average recipient \$4,200. As a recipient, you may receive:

- A 50 percent discount on brand-name prescription drugs
- One or more free preventive healthcare services

Eliminate Lifetime Limits on Healthcare Benefits

Healthcare reform now makes it illegal for insurance companies to cancel your coverage if your illness becomes too expensive to treat. This measure gives individuals suffering from chronic illnesses such as cancer or kidney disease the security of knowing they always have health benefits no matter the cost of treating their disease.



Stay involved and sign up for our e-newsletter at: karenbass.house.gov/newsletter