

## Moving Forward...Protecting Young Adults

March 23<sup>rd</sup> marks the one year anniversary of the Affordable Care Act being signed into law. While Republicans want to re-fight the same old political wars to give control over your health care back to insurance companies, it's time to move forward to keep young adults healthy. Moving forward means giving recent graduates the peace of mind that they can get coverage even if they haven't found a job. Moving forward means young people know that they will never again be denied care because of pre-existing conditions or have their coverage dropped because they got too sick. It means that every young adult will know that they will be the ones in control of their health care – not insurance companies. It's time to move forward...our children cannot afford to go back.

**The Affordable Care Act Allows 1.2 Million Young Adults To Stay On Their Parents Coverage.** Because of the Affordable Care Act, 1.2 million young adults under the age 26 have health coverage because they were allowed to stay on their parents plan. That means they—and their parents—have the peace of mind to know they have coverage if they get sick in the event they cannot find a job with health insurance as soon as they graduate from college. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, [9/22/10](#)]

**The Affordable Care Act Provides Young Adults With Health Security, Ending Some Of The Worst Insurance Company Abuses.** The Affordable Care Act ends some of the worst insurance company practices that discriminate against people. Already, the law bans insurance companies from dropping coverage when you get sick and excluding children with pre-ex conditions from coverage. Those protections will be extended to everyone in 2014. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, [9/22/10](#)]

**The Affordable Care Act Ends Lifetime Limits On Your Coverage.** Because of the Affordable Care Act, insurance companies can no longer put lifetime limits on the amount of health coverage you can receive. It also restricts annual limits and eliminates any cap by 2014. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, [9/22/10](#)]

**The Affordable Care Act Gives You The Freedom To Choose Your Doctor.** The Affordable Care Act takes away the power to choose your doctor from insurance companies and gives it to you. Now, if you purchase a new plan, you have the freedom to choose your own doctor in your insurer network. The benefit of protecting primary care provider choice is expected to help up to 88 million people by 2013. [WhiteHouse.gov, Fact Sheet: The Six Month Anniversary of the Affordable Care Act, [9/22/10](#)]

**The Affordable Care Act Ensures Your Premium Dollars Are Spent On Your Care, Not Insurance Company Profits.** The Affordable Care Act holds insurance companies accountable. Because of the law, insurers in the large group market must spend at least 85 percent of your premium dollars on care, not administrative costs like their profits. For the individual and small group markets, insurers must spend 80 percent of your premium dollars on care. In addition, insurers will be required to publicly disclose their rates on a new national consumer website – HealthCare.gov. [Healthcare.gov, [Patient's Bill of Rights](#)]

**The Affordable Care Act Provides Free Preventive Services To Encourage Early Treatment And Detection.** Because of the Affordable Care Act, you may be eligible for some preventive services at no additional cost, meaning you do not have to pay a copayment, co-insurance or deductible to obtain these services. These services include: blood pressure, diabetes and cholesterol tests; cancer screenings; routine vaccinations; well-child visits; and counseling on healthy lifestyles. [Healthcare.gov, [Preventive Care and Services](#)]