



Health reform for young Alabamians

The Affordable Care Act (ACA) guarantees new health benefits for young adults and families.

▪ **Family coverage to age 26**

You can stay on your parents' dependent coverage:

- Whether you live with your parents or not.
- Whether you're financially dependent on your parents or not.
- Whether you're single or married. (*Parents' plan is not required to cover your spouse or children.*)
- Whether you're eligible to enroll in your employer's plan or not.

▪ **No more “pre-existing condition” exclusions**

Insurance companies can no longer deny you or your child coverage because of a health problem you had before the coverage went into effect.

▪ **New ways to get affordable health insurance**

- More workers may have health insurance through their job. Small businesses can buy affordable coverage through the Health Insurance Marketplace.
- Workers with income at the federal poverty level (just under \$12,000 for an individual, and just under \$24,000 for a family of four) can buy affordable coverage through the Marketplace.
- Many states – but not Alabama – have expanded to cover people with income up to 133 percent of federal poverty level (about \$15,500 for an individual or \$32,000 for a family of four).

▪ **No more lifetime caps on insurance benefits**

Before the ACA, young people could reach their lifetime benefit cap on a college or university student plan if they had a serious accident or other expensive health problem. Some students had bills for thousands or even millions of dollars above what their plans would pay.

▪ **No more annual benefit caps**

As of Jan. 1, 2014, insurance companies can't stop paying benefits when you reach a certain payment limit during the year.

▪ **Plans must cover numerous benefits for women**

- Mammograms, Pap smears and other preventive screenings for free
- Birth control prescriptions (*with exemptions for certain religious employers*)
- Maternity care
- Home nursing visits for at-risk mothers and newborns

For more information, visit healthcare.gov or call 800-318-2596.

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