



**YOUR HEALTH!
YOUR FIGHT!
YOUR VOICE!**



NATIONAL HEMOPHILIA FOUNDATION
for all bleeding and clotting disorders

Dear Kathy Robinette-Stoneberg,

Key consumer provisions of the Patient Protection and Affordable Care Act (P.L. 111-148) go into effect today, Thursday, September 23, 2010. These new rules will be applied when an existing group plan is renewed or a new plan is purchased. For instance, if your plan year begins on January 1, then these changes will be part of your policy starting on January 1, 2011. Some of the provisions affecting people with bleeding disorders are:

- End of Lifetime Limits - plans will no longer be able to place lifetime caps on the dollar amount of benefits. If your insurance had a lifetime cap, you will receive notification that the cap has been lifted.
- Annual Limit Minimums Established - the gradual phase-out of the annual limit dollar amount for all group policies and new individual policies begins. For a plan or policy year beginning between September 23, 2010, and September 22, 2011, the minimum annual limit can be no less than \$750,000. The minimum annual limit amount will increase in subsequent years until it is eliminated in 2014.
- End of Pre-Existing Condition Exclusions for Children - new individual or existing group plans will have to accept children under the age of 19, regardless of a pre-existing condition. This will extend to all plans and all ages in 2014.
- End of Rescissions and Cancellations - plans can no longer drop a patient's coverage, except in cases of fraud.
- Dependent Coverage Extended - young adults will be able to stay on their parent's health plan until age 26.

Previously, new federal high-risk pools were established for individuals who were unable to get health coverage because of a pre-existing condition.

For more detailed information, check out the Healthcare Reform section on NHF's Web site: www.hemophilia.org/healthcarereform. Or visit: www.healthcare.gov.

