



# AMERICA'S AFFORDABLE HEALTH CHOICES ACT

## QUALITY AFFORDABLE HEALTH CARE

### HEALTH REFORM AT A GLANCE: CONSUMER PROTECTIONS AND INSURANCE MARKET REFORMS

America's Affordable Health Choices Act includes comprehensive reforms to create a transparent, consumer-friendly insurance marketplace that protects consumers and provides them with choices among quality, affordable health care plans.

#### PROTECTING CONSUMERS

The bill includes strong reforms to the insurance market so that consumers will be more secure in their health coverage.

- Insurers will be prohibited from excluding coverage based on pre-existing conditions.
- Insurers will be prevented from selectively refusing to renew coverage. They will no longer be able to charge people different premiums based on their gender, health status, or occupation; and the percent difference insurers can charge based on age is limited to a rate band of 2:1.
- Requires a standardized annual out-of-pocket spending limit so that no family faces bankruptcy due to medical expenses.
- Medicare beneficiaries enrolled in private plans will no longer be charged cost sharing above traditional Medicare.
- New requirements on plans will ensure that they keep administrative costs down and pass on savings to consumers.
- Insurers will be prevented from dropping coverage when a person gets sick and has claims.
- Insurers will be prevented from denying reconstructive surgery for children with birth defects or injuries.

#### CREATING A MORE USER-FRIENDLY MARKETPLACE

The bill establishes a transparent, consumer-friendly health care marketplace that focuses on quality, affordable choices for all Americans and keeps insurers honest.

- Creates a new Health Insurance Exchange that provides people with a menu of both public and private quality, affordable health care options so they choose the plan that best meets their needs.
- Consumers and employers will have clear information and transparency on plan costs and benefits in the Exchange so they can comparison shop for the best deals and care.
- Consumer Advocacy offices, a website, 1-800 number and other outreach components will help people understand and select plans, ensure that they receive promised benefits and services, and provide additional help.
- Guarantees benefits so that all consumers have plans with high quality, critical and comprehensive health care benefits.
- Streamlines and simplifies all administrative forms, billing transactions and other processes so the system is more efficient and less confusing for all plans, providers and consumers, saving everyone time and money.