

National Patient Advocate Foundation (NPAF) supports policies and practices that make health insurance coverage equitable, affordable, understandable, and adequate. These parameters are important to promote health and wellbeing for all adults and children living in the U.S. and prevent coverage discrimination based on age, health status, and income-level.

### How does current law protect people?

The Affordable Care Act (ACA) increased insurance coverage for millions of uninsured and underinsured people in the United States by expanding Medicaid eligibility and making plan options in individual insurance markets more affordable and available to all applicants. These reforms were particularly important for individuals with preexisting conditions like asthma, cardiovascular disease, cancer and diabetes. Before ACA enactment, these individuals had to pay more for health insurance compared to healthy people or were denied coverage altogether because of their preexisting conditions.

The ACA also created a standard set of “Essential Health Benefits” (EHBs) that must be covered in all health insurance plan options in the individual and small-group markets. EHBs include coverage for the following types of treatments and services:



Source: Design Health, Healthcare Blog.

### Essential Health Benefits

#### DID YOU KNOW?

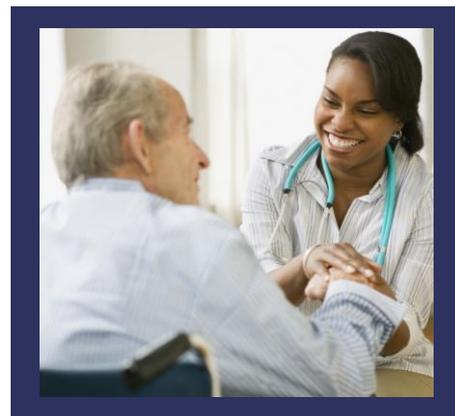
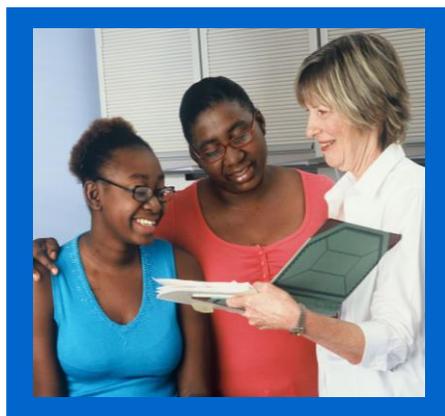
One in two people in the U.S. has a preexisting condition.<sup>1</sup> As a result of the ACA:

- People with preexisting conditions cannot be charged more than others, or denied coverage.  
– Additionally –
- 17 million more people are now covered by Medicaid and the Children’s Health Insurance Program (CHIP).<sup>2</sup>
- More people are actually able to purchase coverage – two-thirds (66%) of people searching for a plan found one, compared to less than half (46%) of people before the ACA.<sup>3</sup>

## What should we maintain?

To meet the healthcare needs of all adults and children in the U.S., and particularly for vulnerable populations, we must maintain ACA's patient protections and essential health benefit coverage standards so that:

- People with a history of chronic or serious illness can purchase an affordable plan with benefits they need;
- Insurance plans cannot impose lifetime or yearly dollar limits on coverage benefits; and
- Young adults can stay covered through their parents' plan until age 26, and then later can afford their own coverage in the individual market.



1. CMS. Center for Consumer Information & Insurance Oversight. At Risk: Pre-Existing Conditions Could Affect 1 in 2 Americans. <https://www.cms.gov/CCIIO/Resources/Forms-Reports-and-Other-Resources/preexisting.html>
2. Kaiser Family Foundation. Medicaid Pocket Primer. Fact Sheet. Updated June 2017. <http://files.kff.org/attachment/Fact-Sheet-Medicaid-Pocket-Primer>
3. Commonwealth Fund. How the Affordable Care Act has Improved Americans' Ability to Buy Health Insurance on Their Own. 2016. <http://www.commonwealthfund.org/publications/issue-briefs/2017/feb/how-the-aca-has-improved-ability-to-buy-insurance>

### ABOUT NATIONAL PATIENT ADVOCATE FOUNDATION

The National Patient Advocate Foundation, the advocacy affiliate of the Patient Advocate Foundation, represents patient voices, both the powerful stories of individuals and the collective needs of the community. Our staff and advocates work at the local, regional, and national level to promote equitable access to affordable, quality health care for people with serious and chronic illnesses. We are thought leaders in developing person-centered policies that promote communication, shared-decision making, quality care improvement, and safety-net services navigation supporting quality of life for all patients and caregivers.