What patients need to know about the Affordable Healthcare Act (ACA)

3 major areas of focus for the ACA:
1. The ACA aims to provide ways for people without health insurance to obtain health insurance coverage.
2. The ACA provides new and expanded pathways for people to access health insurance.
3. The ACA aims to improve cost and quality for health insurance.

Main weakness of the ACA: it does not address underinsurance, or insurance plans for individuals which do not provide adequate coverage for their healthcare needs. This can be particularly difficult for individuals with chronic or genetic conditions.

Insurance Reforms in the ACA
• Insurance companies cannot deny coverage to children under 19 for preexisting conditions
• Dependents can be covered under parent's insurance until age 26
• Insurance coverage cannot be taken away regardless of cost or amount of services used (in effect since 2010)
• There is no longer a lifetime benefit cap and no annual benefit cap
• New employer-sponsored or individual plans may not charge copays or deductibles for preventative services such as genetic testing
• These reforms are beneficial to individuals with chronic or genetic conditions who may need to utilize a large amount of medical services in order to manage their condition

Summary
The ACA offers historic opportunities including:
• Increased access to universal, continuous, affordable coverage
• Increased investment in public health, primary care, and prevention

However, it doesn’t solve all of the problems in health insurance coverage, for example:
• Grandfathered plans and self-funded plans are exempt from the changes in the ACA
• Changes only apply to new insurance plans
• Long term sustainability of state and federal funding for these healthcare initiatives remains a primary concern

Online Resources:
• statereforum.org - how healthcare reform is happening in each state
• CMS.gov - Center for Consumer Information and Insurance Oversight


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