



## What Does the New Health Care Law Do for Children?

### *The Patient Protection and Affordable Care Act*

On Tuesday, March 23, 2010, the Patient Protection and Affordable Care Act was signed into law by President Obama. According to an analysis by the Congressional Budget Office (CBO), more than 1 million uninsured Americans will gain coverage in the first year, 19 million will gain coverage by 2012, and 32 million by 2019. This includes 495,000 Missourians who will gain coverage by 2019.

### *So how do children benefit?*

#### **Insurance companies can't deny children insurance because they have a pre-existing condition.**

Starting this year, health insurers are prohibited from excluding children from coverage because they have a "pre-existing" health condition.

#### **Insurance companies can't limit lifetime and yearly coverage.**

Before health reform, many insurance policies had "lifetime limits" on how much they would pay. In other words, if a child gets cancer and reaches his or her lifetime limit, the insurance company won't pay for any services for the rest of the child's life. Starting this year, insurance companies won't be able to do that, and they won't be able to drop people from coverage when they get sick. By 2014, annual limits on coverage will also be prohibited.

#### **Insurance plans must cover dental and vision services for all children.**

By 2014, all pediatric services will be required to cover basic services, including dental and vision care. Right now, many insurance plans don't cover basic, necessary child health services, and 12 percent of children have not seen a doctor in the past year.

#### **Children will have access to free preventive services.**

Starting this year, all new insurance plans are required to cover prevention and wellness services for children, without charging deductibles.

#### **It will be easier for young adults to get and keep health insurance.**

Starting this year, young adults are allowed to stay on their parents' health care plan until age 26.

By 2014, all foster children who have aged out of the foster care system will be eligible for Medicaid up to age 26.

#### **More children can participate in the Children's Health Insurance Program (SCHIP or CHIP)**

This program is designed to help families that make too much money to be eligible for Medicaid but not enough to afford health insurance for their children. The federal government will expand funding for this program to ensure that eligible children have access to this successful program.

[www.mohealthcareforall.org](http://www.mohealthcareforall.org)