

***Practical Guide to the Affordable Care Act***  
**Top things for families with children to know**

- ~ Job-based insurance plans and individual insurance plans can no longer exclude someone under 19 because of a pre-existing condition or disability.
- ~ Insurance companies can no longer impose lifetime dollar limits on most benefits you receive.
- ~ If your children are under age 26, you can generally insure them if your policy allows for dependent coverage. (The only exception is if you have an existing job-based plan and your children can get their own job-based coverage.)
- ~ Starting in 2014, pregnancy and newborn care will be covered.
- ~ Starting in 2014, vision and dental coverage for children will be covered.
- ~ In 2014, if your income is less than the equivalent of about \$88,000 for a family of four today and your job doesn't offer affordable coverage, you may get tax credits to help pay for insurance.

[Healthcare.gov](http://Healthcare.gov) is the source for the above information. Please refer to that site for further explanation and clarification.

**Resources for families with children:** Learn about the Children's Health Insurance Program (CHIP): [healthcare.gov/using-insurance/low-cost-care/childrens-insurance-program](http://healthcare.gov/using-insurance/low-cost-care/childrens-insurance-program). Find the coverage and pricing options that work best for you: [finder.healthcare.gov](http://finder.healthcare.gov). Find a community health center in your state: [healthcare.gov/using-insurance/low-cost-care/community-health-centers](http://healthcare.gov/using-insurance/low-cost-care/community-health-centers).

**Other helpful resources:** [advocatehealth.com](http://advocatehealth.com), Campaign for Better Health Care ([cbhconline.org](http://cbhconline.org)), Illinois Maternal & Child Health Coalition ([ilmaternal.org](http://ilmaternal.org)) and for suburban Cook County, AgeOptions ([ageoptions.org](http://ageoptions.org)).



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