

Practical Guide to the Affordable Care Act
Top things for people without insurance to know

1. **Lifetime limits** on most benefits are prohibited. Annual dollar limits have been set at increasingly higher amounts until January 1, 2014, when most plans are banned from having an annual dollar limit on coverage.
2. **Annual dollar limits** may not be less than \$2 million for plans in 2013. No annual dollar limits are allowed on most covered benefits beginning 1/1/14. (The limit began 9/23/12.)
3. **Children with pre-existing conditions** cannot be rejected.
4. **Children can stay on their parents' policies** up to age 26. A young adult can qualify for this coverage even if he or she is no longer living with a parent, is not a dependent on a parent's tax return or is no longer a student.
5. **Low-income individuals/families** may receive some subsidy from the government for their health insurance.

Two other things to note:

- A temporary, high-risk pool is a new option for those who were previously rejected and uninsurable.
- Starting January 1, 2014, those without insurance will be required to pay a penalty. The penalty is graduated and determined by one's length without coverage.

The Illinois Consumer Assistance Program helps with problems and questions about health coverage. Its walk-in location is 100 Randolph St, 9th Floor, Chicago, IL 60601. Call 877.527.943, or visit insurance.illinois.gov to learn more.

To find out more about pre-existing conditions for Illinois children, visit PCIP.gov (Pre-Existing Condition Insurance Plan) or insurance.illinois.gov/IPXP, or call 877.210.9167.

Kaiser Family Foundation (kff.org) and Healthcare.gov are the sources for the above information. Please refer to those sites for further explanation and clarification.



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