

How the Affordable Care Act Helps You

The historic Affordable Care Act of 2010 brought health insurance coverage to millions of Americans. It introduced many path breaking provisions in health insurance. **HERE ARE SOME OF ITS KEY BENEFITS.**

Pre-Existing Conditions	Before the ACA, insurers could charge more or deny coverage to people with pre-existing conditions. The ACA prohibited this practice, bringing peace of mind to 133 million Americans with pre-existing conditions.
Essential Benefits	The ACA requires insurers to provide 10 "Essential Health Benefits" that include emergency services, hospitalization, prescription drugs, mental health and substance abuse treatment, and maternity and newborn care. Without the ACA, millions using these services would be forced to pay out of pocket.
Women's Health	Women can no longer be charged more for insurance than men. Pregnancy can no longer be considered a pre-existing condition!
Preventive Care	The ACA eliminates copayments and other forms of cost-sharing for preventive services for most health plans. Beneficiaries can get screenings for cancers, blood pressure and other conditions with no out-of-pocket payment.
Young People Covered Until Age 26	The ACA requires insurers to allow young adults to remain on their parents' healthcare plan until they turn 26. This protects young people from going uninsured through college and after.
Low-Income Subsidies	The ACA provides subsidies for Americans with low incomes so that they can afford healthcare. In 2017, 87% of Americans qualified for a subsidy, including 57% of New Yorkers. Without these subsidies, low-income Americans would have to pay in full for their health plan.
Medicaid Expansion	The ACA permitted individual states to expand Medicaid, allowing millions of people to qualify for coverage who had incomes up to 138 percent of the poverty level (about \$20,780 annually for an individual or \$35,630 for a family of three). The federal government covers nearly the entire cost.
Medicare Coverage Gap ("Doughnut Hole")	The ACA provides discounts on prescription drugs when a Medicare beneficiary is in the "doughnut hole" – the gap in Medicare Part D drug coverage, when coverage is only up to a point, after which there is no coverage until the beneficiary reaches catastrophic-coverage threshold. Until then, the beneficiary has to bear full out-of-pocket costs.



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The Healthcare Education Project is a joint initiative of 1199SEIU United Healthcare Workers East and the Greater New York Hospital Association. The two organizations represent over 300,000 healthcare workers and over 250 not-for-profit hospitals, nursing homes and care providers. The project's mission is to protect and expand access to quality, affordable healthcare for all New Yorkers.