

AFFORDABLE CARE ACT

Rights and Protections

For people that need health care coverage or have it already, the health care law offers new rights and protections that make coverage fairer and easier to understand.

Some rights and protections apply to plans in the Health Insurance Marketplace or other individual insurance, some apply to job-based plans, and some apply to all health coverage.

These rights and protections provide even more choice and control over health care coverage as key parts of the law took effect in January 2014.

The health care law:

- created the Health Insurance Marketplace, a new way for individuals, families, and small businesses to get health coverage;
- requires insurance companies to cover people with pre-existing health conditions;
- helps individuals understand the coverage provided;
- holds insurance companies accountable for rate increases;
- makes it illegal for health insurance companies to arbitrarily cancel health insurance just because a person gets sick;
- protects choice of doctors;
- covers young adults under 26;
- provides free preventive care;
- ends lifetime and yearly dollar limits on coverage of essential health benefits; and
- guarantees the right to appeal.

Most private health insurance companies pay for some types of assistive technology (AT) devices referred to as Durable Medical Equipment (DME). Within the Affordable Care Act, Glossary of Health Coverage and Medical Terms, define DME as equipment and supplies ordered by a health care provider for everyday or extended use. Coverage for DME may include: oxygen equipment, wheelchairs, crutches or blood testing strips for diabetics.

In most cases, assistive technology must be proven to be “medically necessary” or to have an effect on limiting further loss to the insurer. A physician’s determination of need is given great weight in making a decision concerning equipment.

In general, private health insurance companies are more likely to pay for specific AT devices and/or services that: a) are medically needed, b) can significantly improve a person’s condition and/or prevent further injury or complications so that maintenance and health costs are reduced, or c) enables an adult to return to the workplace. Private insurance companies more readily purchase or rent/lease an DME, if it is needed temporarily due to conditions caused by accidents or illnesses that will eventually improve.

For more information:

<http://www.healthcare.gov>

(800)-318-2596, 24 hours a day, 7 days a week.

(855)-889-4325 (TTY)