

Washington, DC (September 23, 2010) — Today Rep. Jan Schakowsky (D-IL) announced important consumer protections that go into effect today, six months after the Affordable Care Act was signed into law. Known as the Patient's Bill of Rights, these provisions seek to end insurance company abuses and put consumers and their doctors back in control of their own care.

“The Patient’s Bill of Rights, puts a nail in the coffin on the most egregious practices of the insurance industry,” said Schakowsky. “Thanks to this first phase of health care reform, children will be able to stay on their parents’ insurance until their 26th birthday, Americans will no longer be subject to lifetime caps on their health coverage, and they no longer risk losing their coverage when they get sick.

“Along with my Democratic colleagues, we made these critical consumer protections a reality. I authored provisions in the law to require review of insurance company premiums, nursing home quality protections, and initiatives to increase the number of well-trained health care providers. I intend to continue strengthening the foundation we set with passage of health care reform.”

For plan years beginning on or after September 23, 2010, privately-insured Americans will have the following protections:

- Health coverage cannot be arbitrarily cancelled if you become sick.
- Children cannot be denied coverage due to a pre-existing condition.
- Children up to age 26 can stay on their parents' health plan.
- Health insurance giants cannot put a lifetime limit on health coverage.

- Health plans' annual limits are phased out over three years.

Beginning September 23, 2010, consumers purchasing new plans will have the following *additional* protections:

- Greater choice of doctors – you can choose a pediatrician as a primary care doctor, for example, and will not be required to get a referral to see an OB-GYN.

- Recommended preventive services, such as mammograms and prenatal care, will be available without deductible or co-payments.

- Guaranteed access to an independent review board to challenge insurance company denials

of claims.

- Access to emergency services without having to pay more if you need to use an out-of-network provider.

“While these provisions make some of the worst insurance industry practices — rescissions, coverage limits, denying coverage to sick children—a thing of the past, Congressional Republicans want to take American families back to the days when big health insurance companies ran rampant,” said Schakowsky. “It is no surprise that nearly all House Republicans have signed on to a bill to repeal the new consumer protections established in health care reform, subjecting American families to an old, dangerous system where unjust insurance company practices go unchecked.”

