



**“Starting in September, some of the worst abuses will be banned forever. No more discriminating against children with pre-existing conditions. No more retroactively dropping somebody’s policy when they get sick if they made an unintentional mistake on an application. No more lifetime limits or restrictive annual limits on coverage. Those days are over.” – PRESIDENT BARACK OBAMA**

President Obama announced a Patient’s Bill of Rights made possible under health reform—a basic set of consumer protections that end some of the health insurance companies’ worst abuses.

### **The Patient’s Bill of Rights:**

- 1. Prevents insurance companies from canceling your policy if you get sick. Right now, insurance companies can retroactively cancel your policy when you become sick if you or your employer made an unintentional mistake on your paperwork.
- 2. Stops insurance companies from denying coverage to children with pre-existing conditions. Beginning in September, discrimination against children with pre-existing conditions will be banned—a protection that will be extended to all Americans in 2014.
- 3. Prohibits setting lifetime limits on insurance policies issued or renewed after Sept. 23, 2010. No longer will insurance companies be able to take away coverage at the very moment when patients need it most. More than 100 million Americans have health coverage that imposes lifetime limits on care.
- 4. Phases out annual dollar limits on coverage over the next three years. Even more aggressive than lifetime limits are annual dollar limits on what an insurance company will pay for your health care. For the people with medical costs that hit these limits, the consequences can be devastating.
- 5. Allows you to designate any available participating primary care doctor as your provider. You’ll be able to keep the primary care doctor or pediatrician you choose, and see an OB-GYN without referral.
- 6. Removes insurance company barriers to receiving emergency care and prevents them from charging you more because you’re out of network. You’ll be able to get emergency care at a hospital outside of your plan’s network without facing higher co-pays or deductibles or having to fight to get approval first.