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WASHINGTON – In preparation for tomorrow’s implementation of the Patient’s Bill of Rights, Congresswoman Louise Slaughter (NY-28) today hailed the vital health care reforms saying that Americans will now be protected from many of the most egregious practices in our health care system.

“These are the changes we’ve been waiting for,” said Slaughter who worked diligently in her Rules Committee to pass the Affordable Care Act which was signed into law 6 months ago. “As of tomorrow children cannot be denied coverage due to a pre-existing condition, lifetime and yearly caps on your coverage are gone, and you cannot be dropped from your health plan if you become sick.”

The Patient’s Bill of Rights

Changes for those with health insurance

- Your health coverage cannot be arbitrarily cancelled if you become sick
- Your child cannot be denied coverage due to a pre-existing condition

- Your child up to age 26 can stay on your health plan
- Your health plan cannot put a lifetime limit on your health coverage
- Your health plan's annual limits are phased out over three years

Changes for those seeking health insurance

- You have the right to key preventative services without deductible or co-payments
- You have the right to both an internal and external appeal
- You have the right to choose your own doctor
- You have the right to access to out-of-network emergency room care at in-network sharing rates

“There has been a lot of misinformation about health care reform, and I want everyone to understand the tremendous impact of the benefits going into effect tomorrow,” said Slaughter. “Being dropped from your health insurance when you’re sick is hideously unjust and can destroy someone’s life. Refusing to cover a child because they’re deemed preexisting condition could hurt your balance sheet is equally as discriminatory. With tomorrow’s implementation of the Patient’s Bill of Rights, those injustices will never again happen in America.”

“We are putting patients’ needs ahead of the bottom line of insurance companies, and I think

that's the way it should be," said Slaughter.

Last week Slaughter wrote to New York State Commissioner James Wrynn warning him against permitting insurers to impose double-digit premium increases on residents. In August, MVP, a prominent insurer in Rochester, proposed average increases of between 25 and 46 percent for some of its small business customers, and between 8 and 12 percent increases for large companies. Her letter can be found [here](#) .

The Affordable Care Act provides relief to patients and small businesses alike. Over the past decade small businesses have seen the cost of providing health care to their employees increase by 129 percent. Their premiums are higher than premiums for corporations by 18 percent.

"I've heard from small business owners who want to keep providing their employees with health insurance but tell me it's becoming too hard," said Slaughter. "That's why I'm so pleased the Affordable Care Act provides 60 percent of small businesses with a tax cut to offset the rising costs of health care."

For more on the benefits of health care reform including a list of the provisions of the Affordable Care Act that went into effect upon its passage and more on the benefits for small businesses, click [here](#) .