

# Children and Young Adults Win with the Health Care Law

## The health care law improves access to health care for children.

- It prohibits insurers from denying coverage due to a pre-existing condition – starting in 2010 for children and teens, and in 2014 for adults.
- It invests in primary care to increase the number of family doctors across the country.
- It prevents insurance companies from canceling a policy when someone gets sick.

***“Our baby, Max, was born with a bleeding disorder, making minor bruises life-threatening.***

***We were afraid that our insurance would refuse to cover him.***

***It is so good to know that insurance companies can no longer deny coverage for children because of pre-existing conditions.”***

***“I was nervous about finding health insurance after I graduate from college.***

***So, it was a big relief to know that I’ll be able to stay on my parents’ policy until I turn 26.”***

## The health care law lowers costs for children, families and young adults.

- It requires insurance companies to allow children to stay on their parents’ insurance until they turn 26.
- It prevents insurance companies from placing a dollar limit on how much coverage is available over a patient’s lifetime.
- It makes preventive care available free-of-charge, and requires health plans to cover maternity care.

## The health care law will help families afford good insurance.

- It will create “one-stop shopping” for families and businesses to buy good insurance through what are called insurance exchanges (by 2014).
- It will offer tax credits to help families purchase a good, quality health insurance plan of their choice (by 2014).
- It now provides tax credits to qualifying small businesses to help them buy and keep good insurance for their employees.

*“I heard the health care law will create new options for health insurance for my family.*

*We may decide to keep our current plan, but I look forward to seeing what the options are.*

*Plus, the tax credits will help us keep good health insurance.”*

## And don't forget...

- The health care law requires members of Congress to get their health care coverage from the same plans as millions of Americans.  
*Finally, we're all in this together.*

Learn more about the health care law at

[www.HealthCare.gov](http://www.HealthCare.gov)

[www.CuidadodeSalud.gov](http://www.CuidadodeSalud.gov)

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