



CANCERcare®

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# fact sheet

## UNDERSTANDING THE AFFORDABLE CARE ACT

Millions of people have been able to enroll for health care coverage through the Affordable Care Act (ACA). Explore your health plan coverage options through the Health Insurance Marketplace website, HealthCare.gov. There are special enrollment periods based on certain qualifying events including marriage or loss of other health coverage.

### KEY FEATURES OF THE AFFORDABLE CARE ACT

- People with **pre-existing conditions, including cancer**, can buy health insurance through online insurance Exchanges, also known as Marketplaces. Exchanges allow you to compare plans by benefits, price, provider participation and pharmaceutical coverage.
- Health plans must **cover essential health benefits** including cancer treatment and follow-up care.
- Health plans must also **cover check-ups and preventative services** (e.g., cancer screenings, including mammograms and colonoscopies), and there are no co-payment or deductible costs. If you've had a history of cancer, these tests may be considered diagnostic, not preventative, and you may be responsible for the cost. Please check with your insurer.
- As of 2019, there is no longer an individual mandate tax/penalty for not having health insurance, although some states still maintain one, including California, Massachusetts, New Jersey and Rhode Island, as well as Washington, D.C.
- Health plans on the Exchanges are grouped by the percentage of your medical costs they cover and are divided into **four tiers—platinum, gold, silver and bronze**.

- Individuals and families with low to moderate incomes **can receive help (known as subsidies) to purchase health insurance**. The Kaiser Family Foundation offers a subsidy calculator (kff.org).
- **Young adults** can stay on their parent's insurance plan until age 26.
- Insurance companies **cannot deny coverage to people** based on their medical history or **charge people who have existing health issues more**.
- Insurance companies can **no longer end coverage or impose lifetime or annual dollar limits** on coverage because a person gets sick.
- Insurance companies are required to provide **more details** about their health care plans.
- Health care plans on the Exchanges **limit the out-of-pocket costs and deductibles** for patients.
- New rules and rights exist to help patients **appeal claims that are denied**.



## AFFORDABLE CARE ACT RESOURCES

### HealthCare.gov

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

### Medicare and the Affordable Care Act

[www.medicare.gov/about-us/medicare-the-marketplace](http://www.medicare.gov/about-us/medicare-the-marketplace)

### IRS Affordable Care Act Tax Provisions

[www.irs.gov/affordable-care-act](http://www.irs.gov/affordable-care-act)

## SPANISH RESOURCES

### CuidadoDeSalud.gov

[www.cuidadodesalud.gov/es](http://www.cuidadodesalud.gov/es)

Need help with insurance issues?

Call 800-813-HOPE (4673) and speak with a CancerCare professional oncology social worker who can help you explore your insurance options and find appropriate resources.

### CancerCare® Can Help

Founded in 1944, CancerCare is the leading national organization providing free support services and information to help people manage the emotional, practical and financial challenges of cancer. Our comprehensive services include case management, counseling and support groups over the phone, online and in-person, educational workshops, publications and financial and co-payment assistance. All CancerCare services are provided by master's-prepared oncology social workers and world-leading cancer experts.

To learn more, visit [www.cancercares.org](http://www.cancercares.org) or call **800-813-HOPE (4673)**.

**Facebook:** [facebook.com/CancerCare](https://facebook.com/CancerCare)

**Instagram:** @CancerCareUS

**Twitter:** @CancerCare

With an uncertain future for the Affordable Care Act, people affected by cancer are understandably concerned. It's important to stay informed and share feedback and personal experiences with elected officials. Here are resources that can help:

## ADVOCACY ORGANIZATIONS

### Families USA:

**The Voice for Health Care Consumers**

[www.familiesusa.org](http://www.familiesusa.org)

### Kaiser Family Foundation

[www.kff.org/health-reform](http://www.kff.org/health-reform)

### Medicare and the Affordable Care Act

[www.medicarerights.org](http://www.medicarerights.org)

### National Coalition of Cancer Survivorship

[www.canceradvocacy.org](http://www.canceradvocacy.org)

## CONTACT ELECTED OFFICIALS

### VoteSmart

[votesmart.org/officials](http://votesmart.org/officials)

### Social media contacts for elected officials via Triage Cancer

[triagecancer.org/congressional-social-media](http://triagecancer.org/congressional-social-media)

## SHARE YOUR STORY

### CancerCare

[www.cancercares.org/stories/share](http://www.cancercares.org/stories/share)

### Families USA

[familiesusa.org/share-your-story](http://familiesusa.org/share-your-story)

### National Coalition of Cancer Survivorship (NCCS)

[canceradvocacy.org/share-your-aca-story](http://canceradvocacy.org/share-your-aca-story)

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