



CANCERcare®

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www.cancer.org

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.
- U.S. citizens and legal residents are **required by law** to have health insurance as of January 1, 2014. People who do not will have to **pay a fee** (tax penalty). Certain limited exceptions apply.
- 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.
- **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/

CancerCare's Affordable Care Act podcasts

www.cancercare.org/connect_workshops/tagged/affordable_care_act

Medicare and the Affordable Care Act

www.medicare.gov/about-us/affordable-care-act/affordable-care-act.html

IRS Affordable Care Act Tax Provisions

www.irs.gov/affordable-care-act

SPANISH RESOURCES

CuidadoDeSalud.gov

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 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 professional oncology social workers and world-leading cancer experts.

To learn more, visit www.cancercare.org or call **800-813-HOPE (4673)**.

Facebook: facebook.com/cancercare

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

Kaiser Family Foundation

www.kff.org/health-reform/

Families USA:

The Voice for Health Care Consumers

www.familiesusa.org

National Coalition of Cancer Survivorship

www.canceradvocacy.org

American Cancer Society's Cancer Action Network

www.acscan.org/what-we-do/access-health-insurance

Medicare and the Affordable Care Act

www.medicarerights.org

CONTACT ELECTED OFFICIALS

VoteSmart

votesmart.org/officials

Social media contacts for elected officials via Triage Cancer

tragecancer.org/congressional-twitter-handles

SHARE YOUR STORY

CancerCare

www.cancercare.org/stories/share

Families USA

familiesusa.org/share-your-story

National Coalition of Cancer Survivorship (NCCS)

www.canceradvocacy.org/blog/share-your-aca-story/

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