

Newsroom

Consumer Protections: Celebrating First Steps Toward a New Insurance Marketplace

Posted March 30, 2011

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During the past year, thanks to the Affordable Care Act, some of us have personally experienced just how important the consumer protections—and other provisions-- are in addressing some of the most glaring problems in the insurance marketplace.

Among those celebrating the Affordable Care Act's birthday is the Schley family of Circleville, New York. Thanks to the Affordable Care Act, David and Patricia's 23 year-old-daughter, who was diagnosed with Crohn's disease, was added to the family health insurance plan. But before their daughter could be added to the family health plan in January 2011, she needed coverage for the month before the dependent coverage provision became effective. Patricia and David read about the New York program for covering people with a pre-existing condition in the newspaper—a program that is now available in every state in the country as a result of the Affordable Care Act. Patricia next tapped into another resource that was available through the Affordable Care Act—the [Consumer Assistance Program \(CAP\)](#) in New York that provides case workers to help with insurance problems and questions. A caseworker in New York's Consumer Assistance Program helped the family get the short-term coverage they needed in a timely manner. "Having a sick child, at any age, is stressful enough," Patricia Schley said, but if your child is uninsured and the treatment for a condition like Crohn's disease can cost up to \$800 a month—having "to worry about how you're going to pay for one bill after another only adds to the stress."

For the Schley's, the Affordable Care Act served up a "triple play" of protections, in the words of Elisabeth Benjamin, Vice President of Health Initiatives with the Community Service Society, which runs the Consumer Assistance Program through 25 community-based organizations across New York. The triple play included: access to the new [Pre-existing Condition Insurance Program \(PCIP\)](#), coverage for adult children who are under 26, and the strengthening of Consumer Assistance Programs (CAP) through federal grants to a number of states and territories—including New York.

We may not all need a "triple play" to resolve a health insurance problem. But even a "single" play can resolve some problems that can be devastating. Just ask the 100 million Americans whose health insurance coverage imposed lifetime dollar limits before they were prohibited under the Affordable Care Act. Or the estimated 2 to 4 million individuals who faced high out-of-pocket spending when they used out-of-network emergency care providers before consumer protections were enacted.

Over the next couple of days, I'll be writing in more detail about the new consumer protections and services, including the ones that helped the Schleys. Please check back to find out more about how these

can help you and your family.

Ed note: this is the first in a series of three blogs about new consumer protections made available thanks to the Affordable Care Act.

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