

## Newsroom

# Consumer Protections: Patient's Bill of Rights

Posted April 05, 2011

By Karen Pollitz, Director for Consumer Support, CCIIO

Last week, [I wrote about](#) the Schley family who experienced first-hand the new consumer protections in the Affordable Care Act. There are a number of provisions that will move us towards a fairer, more affordable health insurance system — including [the Patient's Bill of Rights](#).

Because of health care reform, insurance companies:

- Can no longer deny coverage to children younger than 19 because of a [pre-existing condition](#) (Protection for adults will go into effect in 2014).
- Can't take away your coverage based on an unintentional mistake you or your employer made on an application (also known as [rescission of health coverage](#)).
- Must allow most [children up to age 26](#) to stay on or be added to their parents' family health plan.
- Must stop putting [lifetime dollar limits on coverage](#) (annual dollar limits are being phased out between now and 2014.)
- Must provide [consumers their choice of any available primary care doctor](#) or pediatrician in a plan's network.
- Must ensure access to out-of-network [emergency care](#) without prior authorization or higher cost sharing that would otherwise be charged.
- Must meet certain basic standards when they review a consumer's appeal of a denied claim. (The law also strengthens consumers' rights to an independent "external" review when an insurer's "internal review" upholds a claims denial.)

For most consumers, these protections kicked in sometime over the past few months at the start of a new plan or policy year. (Some plans in place when the Affordable Care Act was passed in March 2010 were "grandfathered" or exempt from some – but not all provisions. Always check with your plan or employer to find out if your plan is grandfathered.)

The consumer protections were designed to fix some of the most unfair practices of health insurers.

Congressional hearings in 2009, for example, shone a spot light on questionable rescissions in which insurance companies were cancelling coverage even when mistakes were unintentional or caused by other people. The primary care doctor provision was enacted because studies show that patients tend to experience better quality health care if they have long-term relationships with their health care provider. Other protections will improve the likelihood that children and young adults will get timely and appropriate health care services to be healthier, more

productive adults down the road.

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

[Permalink](#)

Categories:

- [Families](#),
- [Rights, Protections and Benefits](#),
- [Insurance Coverage](#)

Tags:

- [Pre-Existing Conditions](#),
- [Young Adults](#),
- [Affordability](#),
- [Patients Bill of Rights](#),
- [Grandfathered](#),
- [Lifetime and Annual Limits](#)