

# AFFORDABLE CARE ACT

## HOW THE HEALTH CARE LAW BENEFITS CONSUMERS

- **Prevents insurers from imposing a lifetime limit on benefits**, ensuring that consumers don't have to worry about their coverage maxing out when they need it most.
- **Phases out annual benefit limits**, and by 2014 consumers will no longer risk interruptions to their care or financial ruin due to annual caps on coverage.
- **Creates a new independent appeals process**, so that if a consumer disagrees with a benefit decision by their insurer there is a neutral, reliable, standard way to dispute the decision.
- **Increases transparency for consumers** by requiring insurance companies to publicly justify any rate increase of more than 10% on plans that cover individuals and small businesses.
- **Helps consumers make informed coverage decisions**, providing new, publicly available tools like [www.healthcare.gov](http://www.healthcare.gov). Consumers can now find out what private insurance plans, public programs, and community services are available to them quickly and easily.
- **Reforms the delivery system**, by providing incentives that reward health outcomes and efficient coordination between health care providers. Lowers payments hospitals can get for preventable readmissions.
- **Eliminates the "Free Rider" problem and fosters competition among insurance companies** by requiring all Americans to take personal responsibility for maintaining health care coverage and providing Health Insurance Exchanges that create a transparent and competitive marketplace. Requiring insurers to compete head-to-head based on price and quality will lower the cost of health care for everyone.