

# Lesbian, Gay, Bisexual, and Transgender Americans

## THE TOP FIVE THINGS YOU NEED TO KNOW ABOUT THE AFFORDABLE CARE ACT

**T**he Affordable Care Act – the health care law – gives hard working, middle-class families the security they deserve. The Affordable Care Act forces insurance companies to play by the rules, prohibiting them from dropping your coverage if you get sick, billing you into bankruptcy through annual or lifetime limits, and, soon, discriminating against anyone with a pre-existing condition. Signed into law in March 2010, it removes obstacles to care that many lesbian, gay, bisexual and transgender (LGBT) Americans historically have faced and helps ensure that they have better access to stable, affordable health coverage and high-quality health care suited to their needs. All Americans will have the security of knowing that they don't have to worry about losing coverage if they change jobs. And insurance companies are required to cover preventive care like mammograms and other cancer screenings.

Here are five ways the health care law helps you:

**1. Ban on discrimination based on pre-existing conditions.** Insurers are no longer permitted to deny children coverage or charge more because of a pre-existing condition. Beginning in 2014, no insurance company will be

allowed to deny coverage to or charge more for anyone living with a pre-existing condition. This protection will apply to LGBT Americans the same as it will apply to everyone else. Already, qualifying Americans who are uninsured due to a pre-existing condition have access to affordable health coverage through Pre-Existing Condition Insurance Plans.

**2. Insurers may no longer place dollar limits on your benefits.** In the past, some people with HIV or other chronic illnesses ran out of coverage because their health care expenses reached a dollar limit imposed by their insurer. Under the health care law, insurers may no longer impose lifetime dollar limits on essential health benefits and annual dollar limits on such benefits will be phased out by 2014.



**3. Free preventive services.** All new health plans must now cover certain preventive services, including cancer screenings and vaccinations without any additional cost to you. For more details, visit [www.healthcare.gov/prevention](http://www.healthcare.gov/prevention).

### 4. More coverage options.

Beginning in 2014, all Americans, including LGBT Americans, will have access to affordable health insurance through Affordable Insurance Exchanges, new competitive marketplaces where many people will be able to purchase coverage. A non-discrimination policy will apply in those Exchanges, which will include a ban on discrimination based on sexual orientation and gender identity.



### 5. The health coverage finder on [www.HealthCare.gov](http://www.HealthCare.gov) enables you to identify same-sex domestic partner coverage options.

This Federal website, designed to help all consumers find the health coverage best suited to their needs, makes it easier to locate insurers that cover same-sex domestic partners by including a “same-sex domestic partner” filter within its health coverage finder. The filter allows couples to eliminate plans that would not cover both of them from the list of plans available in their area.