

AFFORDABLE CARE ACT

HOW THE HEALTH CARE LAW BENEFITS YOUNG ADULTS

- **Allows young adults with no coverage of their own to stay on their parents' health plans up to their 26th birthday**, as of 2010. It is estimated that up to 1.2 million young adults will take advantage of this benefit.
- **Bans insurance companies from dropping young adults when they get sick or have an accident**, as of 2010.
- **Achieves savings for young adults with health coverage by providing key patients' rights.** As of 2010, the health care law eliminates lifetime limits on how much insurance companies cover if you get sick, and tightly restricts annual limits. Starting in 2014, it completely eliminates annual limits and also puts a cap on what insurance companies can force you to pay in co-pays and deductibles.
- **For young adults in new plans, provides free coverage of key preventive services, such as immunizations**, as of 2010.
- **Provides access to quality coverage to the millions of young adults without access to affordable job-based plans**, with the establishment of new Health Insurance Exchanges, beginning in 2014.
- **Changes the focus of our health care system from treating sickness to promoting wellness**, with such provisions as strengthening community-based wellness services, and rewarding primary care.