

The Health Care Law: How It Can Help People With Cancer and Their Families



The new health care law can help save lives from cancer. Learn how it could help you and the people you love.

America has some of the best health care in the world, but for many years that care went to fewer and fewer people who could afford it. Cancer patients and survivors could be denied coverage because of pre-existing conditions. They often had to pay more than they could afford for the care they needed. Or they were surprised to learn that their health insurance did not cover the costs of cancer screenings, treatments, or follow-up care.

People with cancer often were afraid of losing their health coverage if they lost their job. They worried about having their coverage canceled if they got sick, or they faced limits on the amount of care their health plan would cover.

The health care law known as the Affordable Care Act includes protections for patients and their families. More people can now get health care at a cost that is more affordable. And health insurance will now be easier to understand for many people.



Providing more coverage

The law provides more coverage that cancer patients, survivors, and their families can receive by:

- Requiring all health plans sold in new health insurance marketplaces to cover essential benefits that include cancer screening, treatment, and follow-up care
- Making proven cancer screenings and other preventive care available at no cost to people in new plans, in Medicare, or who are newly eligible for Medicaid
- Making sure that Medicare covers a yearly check-up to discuss disease prevention and ways to stay healthy
- Training health care professionals to treat pain and other symptoms to help improve patients' quality of life
- Closing the hole in Medicare Part D that forced seniors to pay high costs for prescription drugs
- Making coverage available for patients who participate in clinical trials



Patient profile: **Kathi Hansen**

Kathi Hansen of Wrightstown, Wisconsin, was diagnosed with stage IIB breast cancer in 2003 at age 48. It was found during a routine mammogram that was covered by the health insurance she had through her job. After her diagnosis, Kathi had eight rounds of chemo, a double mastectomy, and ongoing hormonal therapy. She has been cancer-free since. She credits early detection with finding her breast cancer.

◆ *The health care law requires plans to cover proven preventive care, such as screening for mammograms and colonoscopies. It also makes preventive care free to patients in new health plans, in Medicare, or who are newly eligible for Medicaid.*



Making health coverage more affordable

The new law makes health coverage more affordable by:

- Removing dollar limits on care and benefits. Insurance companies can no longer limit the amount they will pay for a patient's care over a year or over that person's lifetime.
- Ending higher charges for people who are ill. Starting in 2014, health plans can no longer charge sick people more for coverage than healthy people.
- Starting in 2014, limiting the amount patients must pay in out-of-pocket costs and deductibles
- Starting in 2014, helping people and families with low to moderate incomes buy health insurance
- Offering tax credits to small businesses that provide affordable coverage to their employees



Patient profile: **Taylor Wilhite**

Taylor Wilhite of Marblehead, Ohio, was diagnosed with acute myeloid leukemia in 2007 at the age of 8. She received three rounds of chemotherapy, had a bone marrow transplant, and at one point was taking 23 pills a day along with many IV medicines. Taylor is now in remission. But the costs of her treatment quickly reached her insurance plan's lifetime limit on benefits, leaving her family struggling to pay for care for the side effects of her treatment and other medical needs.

◆ *The health care law does not allow health plans to place yearly or lifetime dollar limits on coverage. This gives people like Taylor and her family peace of mind that their health coverage will not suddenly end because of financial limits on benefits.*



Making health coverage available to more people

The new law makes health coverage more easily available by:

- Covering children. Insurance companies can no longer deny coverage to children with pre-existing conditions such as cancer or diabetes.
- Covering everyone. Starting in 2014, no one will be denied coverage because of their medical history. This, in turn, requires that all Americans take responsibility for buying health insurance.
- Ending rescissions. Insurance plans can no longer rescind, or stop, coverage because a patient gets sick.
- Creating health insurance marketplaces in every state. Online marketplaces will let people shop for insurance and compare health plans by quality and price.
- Giving states the option to cover more low-income, uninsured people through Medicaid



Patient profile: **Dan Brodrick**

When Dan Brodrick of Gainesboro, Tennessee, lost his job, he and his wife, Sharon, lost their health insurance. Sharon applied for coverage but was denied repeatedly because of a pre-existing condition. Then she was diagnosed with stage IV cancer of the small intestine. The Brodricks spent their life savings on what treatment they could afford, but Sharon didn't get all the care she needed and she died of the disease. Cancer took Dan's wife and left him with more than \$80,000 in medical bills, a debt that Dan will be paying for the rest of his life.

◆ *The health care law prevents insurance companies from denying coverage to people with pre-existing conditions, so people like Dan won't lose loved ones because they couldn't get the care they needed.*



Making health insurance easier to understand

The law will make health insurance easier to understand for many people by:

- Making more information available. Insurance companies are required to give consumers more information than before about their plans.
- Grouping health plans based on level of coverage. Plans offered in the health insurance marketplaces will be labeled as platinum, gold, silver, or bronze based on the level of coverage they offer.
- Setting standard rules. These rules will simplify the way consumers verify their eligibility, check claims status, and make payments.
- Giving patients new rights to appeal claims that are denied by their insurer

The facts about ...

Health care costs: Health care costs have been rising for decades in this country, and some people may continue to pay more. But the law will reduce health care costs for many others by:

- Providing preventive care, such as screening mammograms and colonoscopies, at no cost to patients
- Getting rid of yearly and lifetime dollar limits on the amount of coverage a health plan will pay for
- Encouraging more competition among health plans and empowering consumers to choose the best one for them
- Helping low- and middle-income people afford health coverage in the new health insurance marketplaces

Patient choice: The law does several things to make it easier for patients to choose the type of care they need. It requires private health plans to give consumers easy-to-understand information about coverage. It also encourages competition among insurance companies and helps consumers make more informed choices about the best plan for them.

Health insurance coverage: The law will make more and better coverage available to those who need it. It will make sure that all health plans sold in the health insurance marketplaces cover essential benefits needed to prevent and treat a serious disease such as cancer. The essential benefits offer treatment and care to people who, in the past, did not receive them because they were uninsured or could only afford limited coverage.



What if I ... ?

... Have coverage through my job?

If you work for a company with more than 50 full-time employees and you have health coverage through your job, you may not notice many changes under the health care law. Your health coverage will likely stay the same, and you may no longer be charged for screening tests such as mammograms and colonoscopies. People whose health care premiums are too high compared to their income may be eligible for financial help to purchase a plan sold on their state's health insurance marketplace.

If you work for a small business, your employer may choose to offer health coverage for the first time. If a small business decides not to offer health coverage, employees may be eligible to shop for coverage on their state's health insurance marketplace.

... Don't have insurance?

If you're uninsured, you may qualify for financial help to buy a health plan sold on your state's health insurance marketplace. If your income is below a certain level, you may be eligible for coverage through Medicaid. Medicaid eligibility varies by state. Some states have chosen to broaden access to Medicaid coverage under the health care law, while others have not.

... Own a small business?

If you own a small business, you may be eligible for a tax credit to help pay the cost of providing health coverage to your employees. You may also be able to shop for an employee plan through a special health insurance marketplace designed for small businesses. You will be able to compare health plans and choose the best one for your business.

... Have Medicare?

If you have Medicare, you may not notice many changes under the health care law. Your health coverage will likely stay the same. You will no longer be charged for screening tests such as mammograms and colonoscopies. The law also ensures that Medicare covers a yearly wellness visit at no cost to you. The law closed the hole in Medicare Part D that left seniors with a costly gap in prescription drug coverage.



For more info ...

For more information about how the health care law affects people with cancer and their families, contact your American Cancer Society at **1-800-227-2345**.

If you have general questions about the law or enrolling in a health plan, visit **HealthCare.gov** or **GetCoveredAmerica.org**, or call **1-800-318-2596**.

Notes

Questions?

Visit us at cancer.org,
or call 1-800-227-2345.



We **save lives** and create more birthdays
by helping you stay well, helping you get well,
by finding cures, and by fighting back.

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The American Cancer Society's nonprofit, nonpartisan
advocacy affiliate, the American Cancer Society Cancer Action
NetworkSM (ACS CAN), is working to make certain the health
care law helps people with cancer and their families. For more
information, visit **acscan.org**.