

Changes to Your Health Insurance

as a result of the

Patient Protection and Affordable Care Act (PPACA)

passed by Congress in March

Adult children eligible for coverage to age 26—*effective now*. Any child who is currently covered but will be turning age 25 will remain on their parents' coverage until age 26 regardless of whether the child is married or not.

No lifetime coverage limits in 2011. Insurers will no longer be able to include a limit on how much one person can occur in medical spending over their lifetime. Insurers may still impose lifetime limits on “non-essential benefits.” The government has yet to issue a definition of what medical services fall within the “non-essential benefits” guidelines.

No reimbursement for over-the-counter medicines in 2011. You will no longer be able to use pre-tax dollars from a Flexible Spending Account to pay for over-the-counter medicines without a health care provider's prescription. If you get a health care provider to write a prescription, then you will be able to continue using pre-tax dollars to purchase those medicines.

No pre-existing condition limits for children under age 19. Starting on September 23, 2010, insurers cannot impose a pre-existing condition exclusion on coverage of children under 19 years of age.

