



Patients with Congenital Heart Defects are Already Benefitting from Health Reform

The Affordable Care Act (ACA) was signed into law on March 23, 2010. The American Heart Association (AHA) advocated for a number of provisions that will benefit children and adults with congenital heart defects (CHD). Some of these provisions are in place today, while others will be phased in by 2014.

- Children under age 19 with pre-existing conditions like CHD can no longer be denied coverage by insurance companies. Additionally, beginning on January 1, 2014, no adult or child can be denied coverage or charged a higher premium due to a pre-existing condition such as a congenital heart defect.
- More than 3.1 million young adults who would have otherwise been uninsured have been able to gain insurance coverage by staying on their parents' plan until age 26. This provision helps protect young adults with preexisting conditions like CHD who have not found jobs that provide coverage.
- More than 130,000 Americans with pre-existing medical conditions who were previously uninsured for at least six months have gained comprehensive insurance coverage through the Pre-Existing Condition Insurance Plans (PCIP). One study estimates that about 15 percent of PCIP enrollees have heart disease, stroke, or some other form of cardiovascular disease.
- 105 million Americans have had lifetime limits on their insurance coverage eliminated and beginning January 2014, insurers will be prohibited from placing annual dollar caps on covered services. Both of these provisions will help protect families with costly conditions like CHD.
- Beginning October 1, new Health Insurance Marketplaces will make it easier to shop for health coverage. All of the private health plans participating in the marketplaces will have to meet a number of basic requirements, including providing adequate networks of providers and capping out-of-pocket costs for individuals and families. This will help children and adults obtain the most appropriate treatment without going bankrupt. In addition, these plans will be required to cover the full range of services patients need, including hospital care, emergency services, physician office visits, prescription drugs, and habilitation and rehabilitation services.
- The law includes provisions of the Congenital Heart Futures Act that will improve surveillance, research and education efforts to fight congenital heart defects.



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