

Understanding the Benefits of Health Insurance

Keisha and Miguel, both aged 25, are young adults who will have access to health care due to the Affordable Care Act.

Keisha: Hey, what are you doing?

Miguel: Hi Keisha. Just checking out a brochure from an insurance company. The options are so confusing!!

Keisha: Don't worry; I can help you figure some of it out. What questions do you have?

Miguel: How do I know what's covered?

Keisha: Hmm. Well I've read that the Affordable Care Act requires most insurance plans to cover free of charge special tests and services that can help prevent diseases.

Miguel: Oh really? Like what?

Keisha: Some of the things health care providers will check for include making sure you're not overweight and that you don't have diabetes.

Miguel: Hey, I'm not fat!!!

Keisha: Lol. That's not what I meant. It's good for everyone to be checked for certain things. This includes high blood pressure and sexually transmitted infections as well.

Miguel: Oh ok, that makes sense. Thanks, I can't wait to find out more about the benefits of having health insurance!



The Affordable Care Act, also known as the health law, ensures health insurance plans offer a broad package of services, known as essential health benefits. Essential health benefits are minimum requirements for all plans in the Marketplace. Essential health benefits include:

- ◆ **Outpatient care**—This is care you get without being admitted to a hospital. You walk into a doctor's office, get treated and then walk out.
- ◆ Trips to the **emergency room**
- ◆ Treatment in the **hospital for inpatient care**-Under the law, your insurer must cover your hospital stay; however, you may have to pay a certain percentage of your bill.
- ◆ **Prenatal care**- care before and after your baby is born is a preventive service that must be provided at no extra cost.
- ◆ **Mental health and substance use disorder services**- This includes behavioral health treatment, counseling, and psychotherapy.
- ◆ **Prescription drugs**- All health insurance plans will cover at least one drug in every category and class.
- ◆ **Rehab services**- Services and devices to help you recover if you are injured, have a disability, or chronic condition. These services will help you to relieve pain and regain your ability to speak, walk or work. The plans often cover medical equipment, such as canes, knee braces, walkers and wheelchairs.
- ◆ Your **lab tests**- The law classifies the full set of preventive screening tests — including prostate exams and Pap smears — that insurers must cover.
- ◆ **Preventive services**- You're allowed a free "wellness visit" each year to discuss your health and counseling, screenings, and vaccines to keep you healthy. Preventive services, with an A or B recommendation from the U.S. Preventive Services Task Force must be provided at no extra cost.
- ◆ **Pediatric services**- Children under age 19 will be able to get dental and vision care.