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[Home](#) > New Consumer Benefits of the Affordable Care Act

# New Consumer Benefits of the Affordable Care Act

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The Affordable Care Act, pass by Congress and signed into law earlier this year, is now providing some new consumer benefits. As of October 1, consumers are able to compare important details about private plans offered to individuals and families.

You can now get the following information from [Health.gov](#) <sup>[1]</sup> on insurers:

- Monthly premium estimates
- Percentage of people who pay more than the starting premium estimate based on health status\*
- Percentage of people denied coverage\*
- Annual deductibles
- Maximum out-of-pocket limits
- Major categories of services covered
- Consumer's share of cost for these services

To find insurance options available in your state, you can go to the [Insurance Options](#) <sup>[2]</sup> page of Health.gov. By answering a few simple questions, you will be given options for coverage: COBRA, Individual and Family Insurance Plans, Special Options for Individual Health Insurance, Pre-Existing Condition Insurance Plan (PCIP)/High Risk Pool, Medicaid, and Finding Affordable Options.

When you review these plans, you can compare the prices charged (monthly premiums) against the level of protection they provide. For example, you can see how premiums (price) may be higher when the maximum you must pay out-of-pocket for the services you use is lower (more protection).

What you see on the [Health.gov](#) <sup>[1]</sup> site today is still just the beginning. The site will keep expanding and improving the information offered consumers and information for employers on benefits and monthly premiums in the small group insurance market is coming soon.

*\* Under the Affordable Care Act, starting in 2014, insurers won't be allowed to deny coverage or charge higher premiums based on health status in any state. They also won't be allowed to charge you a higher premium based on your sex, and there will be limits on how much premiums can vary based on age.*

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