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# The Affordable Care Act: How It Helps People With Cancer and Their Families

The health care law known as the Affordable Care Act (ACA, sometimes called Obamacare) provides protections for people and their families. The ACA gives people choices for getting affordable health care that provides essential benefits.

*Disclaimer: The American Cancer Society does not offer legal advice. This information is intended to provide general background in this area of the law.*

- [How the ACA affects health insurance coverage](#)
- [How the ACA helps reduce health care costs](#)
- [How the ACA affects health insurance choice](#)
- [Need more information?](#)

If you have a grandfathered health insurance plan, all these protections may not apply to you. Your insurance provider has to tell you if your plan is grandfathered but it can help to ask them as well.

## Definitions

**Grandfathered plans:** Individual or health insurance plans that were in place before the ACA was passed. These plans may not include some rights and protections provided under the Affordable Care Act.

**Health insurance marketplace:** State programs through which people can purchase insurance plans. You may purchase insurance through the marketplace during open enrollment. There are also special enrollment periods for people who have certain life events, such as losing health coverage, moving, getting married, having a baby, or adopting a child, or if your household income is below a certain amount.

**Pre-existing conditions:** Health problem you had before a new health care plan coverage starts.

## How the ACA affects health insurance coverage

The ACA helps people who need it get health insurance. It requires all health plans sold in the health insurance marketplaces cover certain essential benefits.

The 10 essential health benefits include

- Outpatient services which you get without being admitted to the hospital.
- Emergency care
- Inpatient care when you are admitted to the hospital.
- Care for the pregnant woman and newborn before and after birth
- Mental health and substance abuse disorder care
- Prescription medicines ordered by your health care provider
- Services and devices to help with rehabilitation or recovery of mental or physical skills
- Lab tests
- Disease prevention and management
- Care of children's health

The ACA offers other protections as well.

A health insurance company can't refuse to sell you insurance if you have a pre-

The ACA helps reduce health care costs for many people by

- Helping people get preventive care, such as screening mammograms and colonoscopies, at no cost
- Getting rid of yearly and lifetime dollar limits on the amount a plan will pay for health care services
- Limiting the amount an individual or family has to pay out-of-pocket each year
- Letting people choose the best health care plan for them
- Helping low- and middle-income people afford health coverage through the health insurance marketplaces
- Keeping health plans from charging more or refusing to sell you insurance if you have a pre-existing condition (such as cancer)
- Not letting health plans charge women more than men
- Keeping health insurance plans from requiring pre-authorization for emergency care. These plans are also not allowed to charge you higher out-of-pocket fees if you receive emergency care from an out-of-network health care provider or emergency department.

## How the ACA affects health insurance choice

The ACA includes rules that help you choose the best health insurance plan for you. It requires health plans to give people easy-to-understand details about coverage.

The ACA also helps set up the process for buying health insurance through the marketplaces. People are able to select a plan either during a set open enrollment period or if they have a qualifying event (a life-changing event) they can enroll during a special enrollment period.

## Need more information?

For more information about how the ACA affects people with cancer and their families, visit

[HealthCare.gov](https://www.healthcare.gov)<sup>2</sup> or call 1-800-318-2596.

Questions? Call us at 1-800-227-2345.

The American Cancer Society's nonprofit, nonpartisan advocacy affiliate, the American

Cancer Society Cancer Action Network (ACS CAN), is working to make certain the ACA continues to help people with cancer and their families. For more information, visit [acscan.org](https://www.acscan.org)<sup>3</sup>.

### [Search for resources](#) <sup>4</sup>

Find free or low-cost resources from ACS and other organizations.

## Hyperlinks

1. [www.medicaid.gov/](https://www.medicaid.gov/)
2. [www.healthcare.gov](https://www.healthcare.gov)
3. [www.fightcancer.org/](https://www.fightcancer.org/)
4. [www.cancer.org/support-programs-and-services/resource-search.html](https://www.cancer.org/support-programs-and-services/resource-search.html)
5. [www.healthcare.gov/health-care-law-protections/grandfathered-plans/](https://www.healthcare.gov/health-care-law-protections/grandfathered-plans/)
6. [www.healthcare.gov/coverage/what-marketplace-plans-cover/](https://www.healthcare.gov/coverage/what-marketplace-plans-cover/)
7. [www.healthinsurance.org/glossary/aca-compliant-coverage/](https://www.healthinsurance.org/glossary/aca-compliant-coverage/)

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US Department of Health & Human Services. Affordable Care Act (ACA). Healthcare.gov. Accessed at <https://www.healthcare.gov/glossary/affordable-care-act/> on September 14, 2023.

US Department of Health & Human Services. Grandfathered health insurance plans. Healthcare.gov. Accessed at <sup>5</sup><https://www.healthcare.gov/health-care-law-protections/grandfathered-plans/> on September 14, 2023.

US Department of Health & Human Services. Health benefits & coverage. Healthcare.gov. Accessed at <sup>6</sup><https://www.healthcare.gov/coverage/what-marketplace-plans-cover/> on September 13, 2023.

HealthInsurance.org. ACA-compliant coverage. Accessed at <sup>7</sup><https://www.healthinsurance.org/glossary/aca-compliant-coverage/> on September 15,

2023.

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Our team is made up of doctors and oncology certified nurses with deep knowledge of cancer care as well as editors and translators with extensive experience in medical writing.

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