

Obama administration moves forward to implement health care law, ban discrimination against people with pre-existing conditions

The Obama administration moved forward today to implement provisions in the health care law that would make it illegal for insurance companies to discriminate against people with pre-existing conditions. The provisions of the Affordable Care Act also would make it easier for consumers to compare health plans and employers to promote and encourage employee wellness.

"The Affordable Care Act is building a health insurance market that works for consumers," said Health and Human Services Secretary Kathleen Sebelius.

"Thanks to the health care law, no one will be discriminated against because of a pre-existing condition."

"The Affordable Care Act recognizes that well-run, equitable workplace wellness programs allow workers to access services that can help them and their families lead healthier lives," said Secretary of Labor Hilda L. Solis.

"Employers, too, can benefit from reduced costs associated with a healthier workforce."

The Obama administration issued:

A proposed rule that, beginning in 2014, prohibits health insurance companies from discriminating against individuals because of a pre-existing or chronic condition. Under the rule, insurance companies would be allowed to vary premiums within limits, only based on age, tobacco use, family size, and geography. Health insurance companies would be prohibited from denying coverage to any American because of a pre-existing condition or from charging higher premiums to certain enrollees because of their current or past health problems, gender, occupation, and small employer size or industry. The rule would ensure that people for whom coverage would otherwise be unaffordable, and young adults, have access to a catastrophic coverage plan in the individual market. For more information regarding this rule, visit:

<http://www.healthcare.gov/news/factsheets/2012/11/market-reforms11202012a.html>

A proposed rule outlining policies and standards for coverage of essential health benefits, while giving states more flexibility to implement the Affordable Care Act. Essential health benefits are a core set of benefits that would give consumers a consistent way to compare health plans in the individual and small group markets. A companion letter on the flexibility in implementing the essential health benefits in Medicaid was also sent to states. For more information regarding this rule, visit

<http://www.healthcare.gov/news/factsheets/2012/11/ehb11202012a.html>

A proposed rule implementing and expanding employment-based wellness programs to promote health and help control health care spending, while ensuring that individuals are protected from unfair underwriting practices that could otherwise reduce benefits based on health status. For more information regarding this rule, visit: <http://www.healthcare.gov/news/factsheets/2012/11/wellness11202012a.html>