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) includes protections for patients and their families. People have choices for getting affordable and understandable health care. The best resource for learning more about the ACA and how it might help you is the healthcare.gov[1] website.

How the ACA affects health care costs

Health care costs have been rising for decades, and some people continue to pay more for insurance and costs. But the ACA helps reduce health care costs for many people by:

- Providing preventive care, such as screening mammograms and colonoscopies, at no cost to patients
- Not allowing yearly and lifetime dollar limits on the amount of coverage a health plan will pay for
- Limiting out-of-pocket costs that an individual or family will pay every year
- Encouraging more competition among health plans and empowering consumers to choose the best one for them
- Helping low- and middle-income people afford health coverage in the health insurance marketplaces
- Helping to make sure health plans don't charge you more just because you have a pre-existing condition (except for grandfathered plans)
- Not allowing plan to charge women more than men

How the ACA affects health insurance coverage

The ACA offers coverage to those who need it. It requires that all health plans sold in the health insurance marketplaces cover certain essential benefits needed to prevent and treat a serious disease such as cancer. Here are some health insurance situations people often wonder about:

- If you have a pre-existing condition (a health problem you had before a new health care plan coverage starts), such as cancer or other chronic illness, health insurance companies can't refuse to cover you. They also cannot charge you more just because you have a pre-existing condition. **There is an exception, though**: Grandfathered individual health insurance plans (a plan that you buy yourself),don't have to cover pre-existing conditions.
- If you work for a company and you have health coverage through your job, you may not need other insurance coverage. But, people who work for smaller companies that don't offer insurance can shop for affordable plans. Or, someone who has high health care premiums through the plan from their employer may be eligible for financial help to purchase a plan sold on their state's health insurance marketplace.
- If you're uninsured, you may qualify for financial help to buy a health plan sold on your state's health insurance marketplace. If your income is below a certain level, you may be eligible for coverage through Medicaid[2]. Medicaid eligibility varies by state. Some states have chosen to broaden access to Medicaid coverage under the health care law, while others have not.
- If you have Medicare[3], a yearly wellness visit and important screening tests such as mammograms and colonoscopies, are covered at no cost to you. The law also closed the gap in certain prescription drug coverage for seniors.

How the ACA affects patient choice

The ACA does several things to allow patients to choose the type of care they need. It requires private health plans to give consumers easy-to-understand information about coverage. It also encourages competition among insurance companies and helps consumers make more informed choices about the best plan for them.

For more information

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

visit HealthCare.gov[4]orGetCoveredAmerica.org[5], 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[6].

Hyperlinks

1. www.healthcare.gov/
2. www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/government-funded-programs/medicare-medicaid/medicaid.html
3. www.cancer.org/treatment/finding-and-paying-for-treatment/understanding-health-insurance/government-funded-programs/medicare-medicaid/medicare-overview.html
4. healthcare.gov
5. getcoveredamerica.org
6. acscan.org

References

Galan N. The Affordable Care Act: An update. *Medical News Today.* 2018. Accessed at https://www.medicalnewstoday.com/articles/247287.php on May 13, 2019.

HealthCare.gov. *Affordable Care Act (ACA).* Accessed at https://www.healthcare.gov/glossary/affordable-care-act/ on May 13, 2019.

HealthCare.gov. Out-of-pocket maximum/limit. Accessed at https://www.healthcare.gov/glossary/out-of-pocket-maximum-limit/ on April 29, 2022.

HealthInsurance.org. *Affordable Care Act (ACA).* Accessed at https://www.healthinsurance.org/glossary/affordable-care-act/ on May 13, 2019.

Last Revised: September 25, 2019

Written by

The American Cancer Society medical and editorial content team
(www.cancer.org/cancer/acs-medical-content-and-news-staff.html)

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

American Cancer Society medical information is copyrighted material. For reprint requests, please see our Content Usage Policy (www.cancer.org/about-us/policies/content-usage.html).

cancer.org | 1.800.227.2345