



## Medical Insurance

**Since the Affordable Care Act passed in 2010, everyone is able to get health insurance coverage.**



In fact, if you don't have insurance coverage, you will need to pay a tax penalty. You can't be denied insurance coverage, even if you have a pre-existing condition, such as congenital heart disease.

### Details of the Affordable Care Act

The Affordable Care Act requires that:

- Young adults can stay on their caregiver(s)' insurance plan until age 26.
- Insurers can't cancel your plan if you get sick or make an honest mistake.
- There are no lifetime or annual limits or caps on most health benefits.
- You can't be charged more based on your health status or gender.
- Prevention services are free.
- Adults receiving Medicare under Part D prescription drug coverage will receive a 50 percent discount on all brand-name medicines.

# insurance basics

Having congenital heart disease means you will need lifelong treatment by a heart disease specialist.

It's important to have good health insurance that allows access to a specialist.

Look carefully at your insurance options. See if your plan has a waiting period or has limited coverage.

Understand your coverage, especially if you are changing jobs.



MINNEAPOLIS  
HEART  
INSTITUTE

Allina Health  
ABBOTT  
NORTHWESTERN  
HOSPITAL

Children's  
MINNESOTA



The Children's  
Heart Clinic

## Insurance Marketplaces

To ensure access to health insurance coverage, state and federal Marketplaces began selling plans on Oct. 1, 2013.

In addition to the Marketplace, you should consider private insurance plans available to you (such as through your employer or your partner's employer). This is generally the best way to get coverage at a reasonable rate, despite your heart condition.

You may qualify for Medical Assistance, Minnesota Care or for a tax credit and payment assistance to lower your cost.

The Marketplace offers a variety of plans, so make sure you review the costs and benefits carefully. As someone who has a congenital heart disease, it is important to choose a plan that fits your heart condition and allows you to see an adult congenital heart disease specialist in your network.

## Resources

The following are resources for getting health insurance:

- your employer or partner's employer
- Minnesota residents: [MNsure.org](http://MNsure.org)
- All other U.S. residents: [healthinsurance.org](http://healthinsurance.org)  
(Click on the Exchanges link. Click on your state.)
- [healthcare.gov](http://healthcare.gov).

To learn more about insurance and related matters:

- Allina Health Financial Assistance: [allinahealth.org](http://allinahealth.org)  
(Click on Customer Service, then Financial assistance.)
- Children's Hospitals & Clinics of MN Financial Assistance: [childrensmn.org](http://childrensmn.org) (Click on Your Visit, then After Your Visit.)
- Health Insurance information and glossary: [healthinsurance.org](http://healthinsurance.org) and [healthinsurance.org/glossary](http://healthinsurance.org/glossary)
- Patient Access Network Foundation: [panfoundation.org](http://panfoundation.org)
- Patient Advocate Foundation: [patientadvocate.org](http://patientadvocate.org).



## Yearly Open Enrollment

There is an open enrollment time period for health insurance each year. To stay current with the enrollment period, check the websites at left or sign up for emails through [healthcare.gov](http://healthcare.gov).

You can also sign up at other times if your job, insurance, or health status changes. If you have trouble enrolling online, you can apply by phone.

Customer support staff can help guide you through the process and answer any questions.

