



# Your Heart, Your Rights: Understanding Health Insurance Protections



Health insurance is a type of coverage that typically pays for medical, surgical, and prescription drug expenses for the person covered by the policy. Health insurance can reimburse you or pay the care provider directly for medical expenses if you have an illness, injury, or health condition. Having health insurance offers you some protections. Understanding the protections offered by your health insurance is crucial for navigating the healthcare system with confidence and peace of mind.

**Having health insurance means you are protected financially.** Health insurance is a way to help with medical costs that you may not be able to afford on your own. With health insurance, you don't have to pay for all the costs yourself. Instead, the insurance plan helps cover the costs and assists you in understanding medical bills. Medical bills aren't the sort of thing you want to deal with while you're ill.

**The Affordable Care Act (ACA) requires health insurance plans to cover people with pre-existing health conditions, including heart disease and congenital heart defects, without charging them more.** Insurance companies cannot deny you coverage based on your health history or risk factors. This means even if you have a pre-existing condition, you can still get health insurance. No comprehensive insurance plan can reject you, charge you more, or refuse to pay for essential health benefits based on any condition you had before your coverage started. And just like they cannot deny coverage due to a pre-existing condition, health insurance companies cannot cancel your health insurance just because you receive another diagnosis.

**ACA/Comprehensive plans provide free preventive care.** Many screening tests and preventive care benefits will help people reduce their risk for cardiac diagnoses. Some include:

- Aspirin use to prevent cardiovascular disease and colorectal cancer for adults 50 to 59 years with a high cardiovascular risk
- Blood pressure screening
- Cholesterol screening for adults of certain ages or at higher risk
- Diet counseling for adults at risk for chronic disease
- Obesity screening and counseling
- Statin preventive medication for adults 40 to 75 at high risk

**Health insurance protects your choice of doctors.** Each health insurance plan comes with a network, and seeing an in-network doctor typically comes with lower costs for you. You'll usually pay lower copays and deductibles compared to out-of-network providers. The insurance company handles most of the billing and paperwork, making things more convenient.

**Health insurance plans must offer a way to appeal denials of coverage.** If your health insurance denies paying for a service you think should be covered, or cancels your coverage altogether, you have the right to fight it. The insurance company must clearly explain why they denied your claim or coverage. They also have to tell you exactly how to appeal their decision, step by step. When you appeal, the company has to carefully review its decision again to make sure it is fair. If your situation is urgent, like needing a specific treatment right away, there's a faster appeals process available.

**Health insurance ensures you will have access to healthcare services when you need them.** By having insurance, you get access to a network of doctors, labs, hospitals, clinics, and more that are available to you when you need them. And knowing you have these services available to you through your insurance plan, you will not have to think twice about whether to make an appointment or head to the doctor if you need to.

**Having health insurance is an investment in your health and well-being. Everyone deserves access to quality, affordable coverage and healthcare services for heart disease and other medical conditions.**