

Rep. Danny K. Davis: Patient's Bill of Rights to Takes Effect Today!

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Washington,
DC—Rep. Danny K. Davis announced that several important consumer protection features of health reform are set to go into effect today, September 23rd, six months after Affordable Care Act was signed into law. Better known as the Patient's Bill of Rights, these provisions seek to end insurance company abuses, and put consumers and their doctors back in control of their own care.

"The Patient's Bill of Rights will outlaw once and for all the most egregious practices of the insurance industry," said Rep. Davis. "Now, 7th District children will be able to stay on their parents' insurance until their 26th birthday. And, 7th District residents will no longer be subject to lifetime caps on what health insurance will pay, or risk losing their coverage when they get sick. These new provisions are the next step towards a healthier nation and more sustainable health care costs—and can mean the difference between life and death or security and bankruptcy for millions of families-- and I am so proud to have supported them."

For plan years beginning on or after September 23, 2010, all privately-insured Americans will have the following protections:

- * Health coverage cannot be arbitrarily cancelled if you become sick.
- * Children cannot be denied coverage due to a pre-existing condition.
- * Children up to age 26 can stay on their parents' health plan.
- * Health insurance giants cannot put a lifetime limit on health coverage.
- * Health plans' annual limits are phased out over three years.

Beginning Thursday, consumers purchasing new plans will have the following additional protections:

- * Patients have the right to choose their own doctor.
- * Preventive services will be available without deductible or co-payments.

* Patients have the right to both an internal and external appeal of insurers' coverage decisions.

* Patients have the right to access out-of-network emergency room care at in-network cost-sharing rates.

While these provisions make some of the worst insurance industry practices — rescissions, coverage limits, denying coverage to sick children—a thing of the past, Congressional Republicans want to take American families back. Nearly all House Republicans have signed on to a bill that would completely repeal these rights, subjecting American families to an old, unstable system where unjust insurance company practices go unchecked.

“Congressional Republicans want to return control of your health care to insurance companies who, time and time again, have put profit before patients,” said Rep. Davis. “A child with asthma who can't get coverage, a mother who is dropped by her insurance company when she gets sick, a husband fighting cancer with a cap on what treatments are covered—none of these Americans deserve to turn the calendar back. I will not allow these new rights to be taken away.”

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