

Do You Have Health Insurance Through Your Job?

Celebrating 14 Years of Consumer Protections Thanks to the Affordable Care Act

The *Affordable Care Act* (ACA) became law on March 23, 2010. Despite relentless challenges and efforts by the GOP to repeal it over the last 14 years, the ACA remains in effect and continues to provide millions of individuals and families with access to affordable health care. Reflecting on the ACA's success, here are five ways the ACA has enhanced coverage provided to workers and their families.

#1. Workers with pre-existing conditions are protected from discriminatory practices.

Thanks to the ACA, health plans and insurance companies cannot discriminate based on health status or impose discriminatory waiting periods. The majority of people— regardless of political affiliation— [support](#) these protections. Moreover, people across all demographics report having a household member with a pre-existing condition—such as asthma, diabetes, cancer, mental illness, high blood pressure, or a substance use disorder—who could otherwise be denied coverage.

#2. Workers have access to life-saving preventive care.

Thanks to the ACA, workers with job-based plans can access a range of preventive services— such as flu shots, contraception, and cancer screenings— without paying anything out-of-pocket. Despite the millions of Americans who [benefit](#) from this coverage, [legal attacks have put this benefit at risk](#). In *Braidwood Management v. Becerra*, a federal district court judge ruled a key element of the requirement unconstitutional. If upheld, *Braidwood* could force more than 150 million Americans to again pay out-of-pocket for many of those preventive services.

#3. Workers are protected from annual and lifetime limits for coverage.

Before the ACA, a [majority](#) of employer-provided plans imposed lifetime limits. Now, thanks to the ACA, workers with job-based coverage are protected from annual and lifetime limits on essential health benefits, such as hospitalization, maternity and newborn care, and prescription drugs. This ensures that people facing chronic or life-threatening conditions can get the care they need without going bankrupt.

#4. Workers' dependents are covered until age 26.

Young adults have [historically](#) had limited access to employer-sponsored coverage or public insurance coverage. Before the ACA, many health plans [removed young adults](#) from their parents' policies, leaving young people, including college students and recent graduates, with no insurance. Through the ACA, young adults can stay on their parent(s)' health plan until age 26.

#5. Workers are protected from rescissions.

Under the ACA, rescissions—discontinuing or canceling coverage with retroactive effect—are prohibited. This protects workers and their families from being forced to pay out-of-pocket for past services if an insurance company or health plan discontinues or cancels coverage.