

People with Disabilities and the Affordable Care Act

If you're living with a disability, private health insurance may be hard to come by. Even if you can afford to buy it, it probably doesn't cover all of your needs. Worrying about where to get coverage and the cost of your care is the last thing you want to do. The Affordable Care Act is expanding your options for health insurance and making them more affordable.

Top Things to Know for People with Disabilities

- Under the health care law, job-based and new individual plans [are no longer allowed to deny or exclude coverage to any child under age 19](#) based on a pre-existing condition, including a disability.
- Starting in 2014, these same plans won't be able to exclude anyone from coverage or charge a higher premium for a pre-existing condition including a disability.
- Insurance companies [can no longer drop you when you get sick](#) just because you made a mistake on your coverage application.
- Insurance companies [can no longer impose lifetime dollar limits](#) on your coverage.
- Medicaid [covers many people with disabilities now](#), and in the future it will provide insurance to even more Americans.
- Starting in 2014, most adults under age 65 with incomes up to about \$15,000 per year for single individual (higher income for couples/families with children) will [qualify for Medicaid in every state](#). State Medicaid programs will also be able to offer additional services to help those who need long-term care at home and in the community.
- You may be able to [join and get benefits from a voluntary, enrollment-based insurance program](#) that will be available after October 2012 called the Community Living Assistance Services and Supports (CLASS) Program. **On October 14, 2011, Secretary Sebelius transmitted a report and letter to Congress stating that the Department does not see a viable path forward for CLASS implementation at this time.** [View a copy of the CLASS report.](#) [Read about the original CLASS proposal.](#)



Watch [this video](#) to learn how people with disabilities now have more affordable options for health coverage.

Resources for People with Disabilities

Use these resources to find coverage and low-cost care:

- Learn about the [Pre-Existing Conditions Insurance Plan](#) in your state.
- Find the [coverage and pricing options](#) that work best for you.
- Learn more about [Medicare and Long-Term Care](#).

Use these resources to get the most out of your insurance:

- Get help using insurance in your state through the [Consumer Assistance Program](#).
- Learn about [your insurance company and rate increases](#).
- [Understand your health plan](#) and learn how to make it work for you.

