Job-based insurance plans and individual insurance plans can no longer exclude someone under 19 because of a pre-existing condition or disability.

Insurance companies can no longer impose lifetime dollar limits on most benefits you receive.

If your children are under age 26, you can generally insure them if your policy allows for dependent coverage. (The only exception is if you have an existing job-based plan and your children can get their own job-based coverage.)

Starting in 2014, pregnancy and newborn care will be covered.

Starting in 2014, vision and dental coverage for children will be covered.

In 2014, if your income is less than the equivalent of about $88,000 for a family of four today and your job doesn’t offer affordable coverage, you may get tax credits to help pay for insurance.

Healthcare.gov is the source for the above information. Please refer to that site for further explanation and clarification.


Other helpful resources: advocatehealth.com, Campaign for Better Health Care (cbhconline.org), Illinois Maternal & Child Health Coalition (ilmaternal.org) and for suburban Cook County, AgeOptions (ageoptions.org).