

Phillips: Clarifying key points of health reform law

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By:

[Ellen Phillips](#)

Q All I hear about health care reform confuses me. Surely you can help make some of the new information more concise. — Betty Baffled

A Dear Betty: Some parts of the plan are very confusing but I can try to put a few major points in a nutshell.

* Adult children — Starting this month, your children up to age 26 can be part of your health insurance plan. However, while they don't have to be in school or even live at home to gain this benefit, if their job offers insurance, the kid must acquire coverage from his employer.

* Pre-existing conditions — In the past, if we had a medical problem that existed before taking out an insurance policy, most companies penalized us by not covering a thin, red dime. Now, praise be, this is a thing of the past if you haven't had insurance within the past six months because of the problem. Either state or federally funded high-risk pools now offer solutions; go to www.coverageforall.org.

* Children with health problems — Along this same line, under the reform, no child can be turned down for insurance. Because the coverage can be somewhat higher, it might be cheaper to buy a separate policy for your child. In fact, see if you qualify for any state programs that cover children; check www.familiesusa.org.

* Lifetime caps — Forgettaboutem! And, boy, am I glad as I'm on a first-name basis with all my docs since I see them so often. The best way to check out policies that cover anything over a million (sounds like a mind-boggling amount of money but over a lifetime these bucks befall lots of folks) is to go to sites, such as www.einsurance.com, www.nahu.org, or www.coverageforall.org.

* Preventative care — The reform now covers mammograms, prostate exams, physicals, colonoscopies, flu shots and the like. After all, it costs insurance companies much less money to deal with preventing major illnesses than treating them down the line.

Too bad the news isn't all wonderful, which I'll detail in a few weeks. But for now, celebrate if you have children, preexisting ailments, take many meds and visit lots of healthcare providers.

Ellen Phillips is a retired English teacher who has written two consumer-oriented books. Her Consumer Watch column appears on Saturdays in the Business section of the paper. An expanded version is at www.timesfreepress.com under Local Business. E-mail her at consumerwatch@timesfreepress.com.