

New Rule Ensures Students Get Health Insurance Protections Provided by the Affordable Care Act

WASHINGTON, DC – Today, Congressman Steny H. Hoyer (MD-5) issued the following statement after the Department of Health and Human Services (HHS) announced a new proposed regulation which would ensure that students enrolled in health insurance coverage through their college or university benefit from consumer protections created by the Affordable Care Act:

“Before health reform became law, more than one-third of all young adults—including those with insurance—were having trouble paying their medical bills, and one-fourth were paying off medical debt,” **stated Congressman Hoyer**. “The Affordable Care Act has a number of features that will contribute to young Americans’ health and security, and today’s announcement ensures that students have the peace of mind that they will not lose their insurance or experience higher costs if they become sick or get injured.”

Currently, student health plans are governed by a patchwork system of rules that make it difficult for students and their families to understand what their plans cover and their rights as consumers. The proposed regulation would ensure that students enrolled in college or university plans benefit from the important consumer protections created by the Affordable Care Act. Under the proposed rules, some of the new health insurance protections include:

- **No Lifetime Limits on Coverage:** Insurance companies would no longer be able to impose lifetime dollar limits on the amount they spend on health benefits in student health plans.

- **No Arbitrary Rescissions of Insurance Coverage:** Insurance companies can no longer drop coverage when student health plan enrollees get sick because of an unintentional mistake on an application.

- **No Pre-Existing Condition Exclusions for Students Under Age 19:** Insurance companies cannot deny or exclude coverage for students under age 19 because of a pre-existing condition.

For a fact sheet on the new proposed rule, [click here](#) . To read the Assistant Secretary for Public Affairs' blog on the proposed rule,

[click here](#)

. For more information about the new patient protections created under the Affordable Care Act,

[click here](#)

. A fact sheet on what's in the Affordable Care Act for young Americans can be found [here](#)

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