

The Patient Bill of Rights

A Patient Bill of Rights helps define what people can expect in certain health related situations. Sometimes these are called patient rights and responsibilities.

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A number of organizations have a Patient Bill of Rights. They are designed to:

- Help people take an active role in improving their health, including making [informed decisions](#) and having the right to an [advance directive](#).
- Help people build stronger relationships with their health care providers.
- Define peoples' rights when dealing with insurance companies and other groups about health coverage and payment of services.
- Define people's rights to respectful care without discrimination and protection of their health information.

The American Hospital Association (AHA)

The AHA developed one of the first patient bill of rights. Theirs is now called the Patient Care Partnership. It outlines what people should be able to expect when they have to be in the hospital. It addresses several aspects of being in the hospital such as the quality of care, protection of patient rights, safety, and privacy, and help with insurance claims.

Patient Rights and the Affordable Care Act

In 2010, a Patient Bill of Rights was created to support the Affordable Care Act (ACA). The bill was designed to give protections to people who are dealing with private health insurance companies.

Here are some of the protections that apply to health plans under the ACA.

- People will be able to get health insurance even if they have pre-existing health conditions (medical problems they had before applying for or changing insurance). And people with pre-existing condition can't be charged more.
- Insurance plans are not allowed to set yearly and lifetime limits on what they will pay for essential services. Examples of essential services are doctor visits, emergency services, hospitalization, preventive and wellness services, and prescriptions,
- Health insurance companies must help applicants understand what their plans pay for.
- Young adults must be offered more insurance options, including allowing them to stay on their parent's policy until they are 26 years old.
- Insurance companies must cover the cost of certain preventive screenings without making people on the plan pay extra fees or co-pays. Insurance companies have to be able to justify any increases in rates of more than 15%.
- People have the right to appeal the payment decisions of private health plans (called an internal appeal). You also have the right to a review by an independent group (called an outside review) if the company still doesn't want to pay.
- Insurance companies can't cancel your insurance just because you make a mistake on your application or if you get sick.

There are exceptions to some of these rights. These rules apply to plans issued or renewed on or after September 23, 2010. Plans issued before that date are 'grandfathered' and these rules don't apply to them. You'll need to check your plan's materials or ask your employer or benefits person to find out if your health plan has to follow these rules.

Besides the grandfathered plans, there are other ways insurance companies can get around some of the rules. So, you'll still have to check with each plan to find out exactly what they do and don't do.

Other Patient Bill of Rights

Many states, insurance plans, and health care facilities have their own patient bill of rights or list of rights and responsibilities. Check with your insurance plan or health care provider to see if there's one for you to review.

Need more information?

Along with the American Cancer Society, other sources of information and support include:

US Department of Health and Human Services

Website: www.healthcare.gov/how-does-the-health-care-law-protect-me [↗](#)

This site explains patient rights with regard to health insurance under the Affordable Care Act.

American Hospital Association

Toll-free number: 1-800-242-2626 (this is the customer service/publication order line)

Website: www.aha.org [↗](#)

AHA's Patient Care Partnership brochure teaches patients about rights and responsibilities in regard to their hospital stay. (It comes in English.)

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