

Health insurance rights & protections

Rights & protections

The health care law offers rights and protections that make coverage more fair and easy to understand. Some rights and protections apply to plans in the Health Insurance Marketplace® or other individual insurance, some apply to job-based plans, and some apply to all health coverage. The protections outlined below may not apply to [grandfathered health insurance plans](#).

How the health care law protects you

- Requires insurance plans to cover people with [pre-existing health conditions, including pregnancy, without charging more](#)
- Provides [free preventive care](#)
- Gives [young adults more coverage options](#)
- [Ends lifetime and yearly dollar limits](#) on coverage of essential health benefits
- Helps you [understand the coverage you're getting](#)
- [Holds insurance companies accountable](#) for rate increases
- Makes it illegal for health insurance companies to [cancel your health insurance](#) just because you get sick
- Protects [your choice of doctors](#)
- Protects you from [employer retaliation](#)

Additional rights and benefits:

- [Breastfeeding equipment and support](#)
- [Birth control methods and counseling](#)
- [Mental health and substance abuse services](#)
- [The right to appeal a health plan decision](#)
- [The right to choose an individual Marketplace plan rather than the one your employer offers you](#)

[Learn how to protect yourself from fraud when you apply for health coverage.](#)

Health Insurance Marketplace® is a registered trademark of the Department of Health & Human Services.

An official website of the U.S. Centers for Medicare & Medicaid Services.