



The Affordable Care Act

The Affordable Care Act Helps Coloradans

The Affordable Care Act, also known as the “ACA,” the “Patient Protection and Affordable Care Act” or “Obamacare,” reformed the health insurance system in the United States. The goal of the ACA was to get more people insured and more than 20 million people nationally are insured because of the ACA.¹ In Colorado, the uninsured population has been reduced by 50% since 2009 due to the creation of the individual market exchange and Medicaid expansion.²

Health insurance providers support maintaining the Affordable Care Act and its key consumer protection provisions. Those provisions include:

■ COVERAGE FOR PRE-EXISTING CONDITIONS

Over two million Coloradans with pre-existing conditions cannot be denied health insurance coverage due to ACA protections.³ This ensures that more people are eligible for coverage from a wider pool of plans.

■ 26 YEARS OLD

Young adults are able to remain on their parents’ health insurance plans until they turn 26 – even if they’re eligible to enroll in their employer’s health insurance plan. This has helped ensure that millions of young Americans are able to stay covered during the transition from childhood to young adulthood.

■ 10 ESSENTIAL HEALTH BENEFITS

The ACA created a set of services that health insurance plans must cover including doctors’ services, inpatient and outpatient hospital care, prescription drug coverage, pregnancy and childbirth, mental health services and more. These requirements have helped ensure that no matter which qualified health insurance plan patients choose to enroll in, they are guaranteed a certain baseline of coverage.

■ \$0 DOLLARS FOR PREVENTATIVE CARE

Health insurance providers cover preventive services like shots, screening tests and counseling without a copayment or coinsurance – even if patients haven’t yet met their annual deductible.



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■ \$0 IN LIFETIME LIMITS

The ACA removed lifetime limits on spending that can be covered by health insurance providers. This has helped give patients peace of mind knowing that they won’t bear the full responsibility of paying for the health care that they need.

Health insurance providers are supportive of maintaining the ACA and its components that stabilize the marketplace so that insurers can provide access to comprehensive and quality healthcare for all Coloradans – covering the benefits and services Coloradans need.

1. Kaiser Family Foundation: [The Uninsured and the ACA: A Primer – Key Facts About Health Insurance and the Uninsured Amidst Changes to the Affordable Care Act](#)
2. 2019 Colorado Health Access Survey: Health Insurance Coverage
3. U.S. Department of Health and Human Services: [Compilation of State Data on the Affordable Care Act](#)