



**For Immediate Release: Sept. 22, 2010**

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## **Changes to Federal Health Insurance Plan Will Soon Take Effect**

JEFFERSON CITY – State Sen. Joe Keaveny, D-St. Louis, would like to remind constituents in the 4<sup>th</sup> Senatorial District that many of the consumer protection provisions found in the federal Affordable Care Act will take effect tomorrow, Sept. 23. These provisions include insurance coverage for children with pre-existing conditions, full coverage of preventive care, and inclusion of many essential benefits not previously covered before.

“It’s important that citizens are aware of these changes, as these reforms will affect how people address their illnesses and the frequency of their doctors visits,” said Sen. Keaveny. “These new consumer protection provisions will ensure that individuals and families receive the care they have been paying for all along and stop being turned away when seeking health care.”

More specifically, these provisions include the elimination of lifetime and annual benefits; no-cost preventive care — consumers will not have to pay a co-pay, deductible or other out-of-pocket cost for preventive services; coverage of pre-existing conditions for children; prohibition of cancelations; no prior authorization for certain services — consumers no longer have to get authorization from their health care providers for pediatrician, OB-GYN, and ER visits; coverage of adult children up to age 26; and essential benefits, including coverage of maternity and newborn care, mental health and substance use treatment, and prescription drugs, among other services.

According to the Missouri Department of Insurance, consumers will see these health care changes if they sign up with a new policy or if they renew their coverage after Sept. 23. For more information about the Affordable Care Act or about these new provisions, contact the Department of Insurance’s Consumer Protection Hotline at 800-726-7390 or visit [www.insurance.mo.gov](http://www.insurance.mo.gov).

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