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# Health law offers new options

June 15, 2011

By NATALIE LUCZKOWIAK, The OBSERVER

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The Affordable Care Act, the comprehensive reform law passed by Congress in March of 2010, takes a number of critical steps to ensure that all Americans have quality affordable health care. What are the provisions that are already in place? How will people benefit?

As a community service, we bring you the answers! Each month in this column, we will discuss a different protection in the law and give you the facts in an easy to understand style.

One of the first provisions to become effective, in September 2010, requires health insurers to continue dependent coverage of adult children until the age of 26 at the cheaper group rates provided by the parent's employer. The young adult can be covered even if married. Before the law was passed, many health plans removed young adults from their parent's plans in their early twenties. It's estimated that 75,000 additional New Yorkers could get coverage under this new protection.

What happens when the young adult reaches 27? A new state law provides some protections, but it isn't as strong as the federal law for those 26 and under. Young adults who must be unmarried under the state law can continue under their parent's plan, and the maximum amount they or their parents can be charged is 100 percent of the single premium rate.

Another difference between the federal and state law is that the federal law applies to "self-funded" plans, but the New York law doesn't.

In addition to this, to help consumers, a new health care consumer assistance program called Community Health Advocates has been formed in New York with funding provided under the new federal health care law to provide health care advice to consumers. I will be happy to answer any and all questions, to assist in selecting a health plan, and even to assist with resolving disputes with health insurers, providers and other health care institutions. Our services are provided at no charge to consumers.

Natalie Luczkowiak is a community health advocate at the Public Policy and Education Fund, which administers the Community Health Advocates program in Erie and several other counties in Western New York. If you need health care assistance, you can reach Natalie at [nluczkwiaak@ppfeny.org](mailto:nluczkwiaak@ppfeny.org) or at (716) 852-4050.

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