

## Key Provisions of the Affordable Care Act for Children

The Affordable Care Act (ACA) includes a number of provisions intended to make children's health care more age-appropriate, affordable, accessible and timely.

- **Private coverage through the Exchanges** — More than 1 million children are covered by Exchange plans.
- **Reforms of the overall private insurance market**
  - **No exclusions or increased costs for pre-existing conditions** — Children with an ongoing health condition cannot be denied coverage or charged more because of that condition.
  - **No annual or lifetime benefit caps** — Children with high medical costs are assured their private coverage, inc. coverage through large employers, won't end because their benefit is capped at a certain dollar amount.
  - **Preventive services are covered without cost-sharing** — Children can receive vital well-baby and well-child preventive screenings and scheduled immunizations at no cost to their families.
  - **Dependent coverage up to age 26** — Young adults can remain on their parent(s)' plan until age 26.
- **Coverage of pediatric, habilitative services** — All plans in the individual and small group markets must now cover pediatric and habilitative<sup>1</sup> services. Prior to the ACA, these key benefits were not always covered.
- **Medicaid/CHIP maintenance of effort** — States cannot roll back the Medicaid and CHIP eligibility standards, methodologies and procedures they had in place for children's coverage as of March 23, 2010.
- **Enhanced federal CHIP matching rate** — The 23 percentage point enhanced federal match for CHIP has helped states continue coverage for children and address budgetary shortfalls.
- **Children's hospitals' eligibility for federal drug discounts** — The ACA expanded 340B Drug Pricing Program eligibility to children's hospitals so they can provide reduced-price drugs to patients, expand comprehensive health services and continue to serve patients who cannot pay.
- **Delivery system reforms** — The ACA advances new models of care through the new Center for Medicare and Medicaid Innovation, a state option that provides coverage to individuals with chronic conditions through a "health home" and other initiatives. Children are benefiting from this new focus on improved care and smarter spending.

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<sup>1</sup> Services that help a child keep, learn or improve skills and functioning, such as therapy for a child who isn't walking or talking at the expected age.