

## **What Does Health Care Reform Do For Me? And When?**

**Category : Benefits**

**Published by Dave Skotarczyk [[Dave Skotarczyk](#)] on 2010/4/9**

1. Children can continue to be covered by their parents' health insurance until their 26th birthday, instead of being forced off the plan by age 19. When? IN SIX MONTHS.
  
2. Insurance companies cannot exclude children under age 19 from health care coverage because of pre-existing conditions. When? IN SIX MONTHS.
  
3. Insurance companies cannot charge higher rates for women, whether they're covered by an employer's plan or have individual coverage. When? IN SIX MONTHS.
  
4. Adults who can't get insurance because of a preexisting condition can buy into a national pool until the exchanges start operating in 2014. When? IN 90 DAYS.
  
5. Insurance companies can't cancel your policy because you get sick. When? IN SIX MONTHS.
  
6. Insurance companies can't put a lifetime limit on your medical coverage. When? IN SIX MONTHS.
  
7. Retired workers who have hit the Medicare "donut hole," the gap in benefits that hurts millions of seniors, will receive a \$250 rebate. When? THIS YEAR.
  
8. "Donut hole" completely gone in 2016.