



**For Immediate Release
September 22, 2010**

**MID EXPLAINS HEALTH CARE REFORM
PROVISIONS TAKING EFFECT
SEPTEMBER 23, 2010**

JACKSON, MS — The next round of health care reform provisions set by the passage of the Patient Protection and Affordable Health Care Act passed earlier this year take effect on Thursday, September 23, 2010. Commissioner of Insurance Mike Chaney urges Mississippi consumers to check with their insurance companies to see how the new provisions affect their policies.

“I want to stress that while these new provisions go into effect on the 23rd, most Mississippi policyholders will not see changes until their policies renew, and for most that won’t occur until January, 1, 2011,” Chaney said.

“That is why we encourage everyone to talk to your health insurance policy carrier and find out how these changes affect you.”

Commissioner Chaney was among the group of insurance commissioners who met with President Obama and members of his cabinet in Washington, D.C. today to discuss the effects health care reform legislation will have on their individual states.

Seven of the major provisions that take effect on September 23, 2010 are:

Recissions of policies are prohibited. For plan years that begin on September 23, 2010 or later: An insurance company cannot cancel a policy for any reason except for fraud or misrepresentation.

Lifetime limits are prohibited. For plan years that begin on September 23, 2010 or later: An insurance company can no longer set a cap on claims payments for essential benefits.

Annual limits are restricted. For plan years that begin on September 23, 2010 or later: Restrictions will be placed on annual claims payment caps that an insurance company may apply.

Cost sharing for certain preventative services is prohibited. For plan years that begin on September 23, 2010 or later: An insurance company can no longer require a co- payment on certain preventative services. (Visit HealthCare.gov for a list of applicable services.)

Internal and external appeal process will be established. For plan years that begin on September 23, 2010 or later: Insurance companies must make an independent external review process available to consumers to resolve disputes when claims are denied.

Preexisting condition exclusions for minors are prohibited. For plan years that begin on September 23, 2010 or later: An insurance company cannot deny coverage to any person under the age of 19 due to a pre-existing condition.

Dependent coverage to age 26. For plan years that begin on September 23, 2010 or later: Children may remain covered by their parents insurance plan until the age of 26.

To learn more about the Patient Protection and Affordable Health Care Act visit HealthCare.gov; the special Health Care Reform page on the Mississippi Insurance Department website at www.mid.state.ms.us or call the Mississippi Insurance Department at 1-800-562-2957.

###