



PRE-EXISTING CONDITIONS

Does the PPACA say about pre-existing conditions?

Beginning with the first health insurance plan year beginning on or after September 23, 2010, all individual and group health insurance plans are prohibited from denying coverage to anyone under the age of 19 based on a pre-existing condition. The ban includes benefit limitations and coverage denials.

Beginning January 1, 2014, nobody can be denied coverage based on pre-existing conditions.

Grandfathered individual health plans are exempt from this requirement.