



If you're having trouble finding, keeping, or using health insurance, your state has a **Consumer Assistance Program** that can help.



Finding a health insurance plan that fits your family's budget and needs can be a challenge.



Even if you already have insurance, it's not always easy to read the fine print on your policy to get the benefits you paid for.

Now, there's a place you can go to get help.



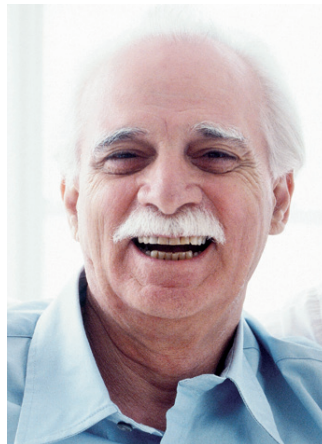
CLAIMED  
Out-of-network  
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Don't let confusion keep you from getting your new consumer protections under the Affordable Care Act.

Contact your state **Consumer Assistance Program**. To find the Consumer Assistance Program in your state, visit

[www.HealthCare.gov/consumerhelp](http://www.HealthCare.gov/consumerhelp).

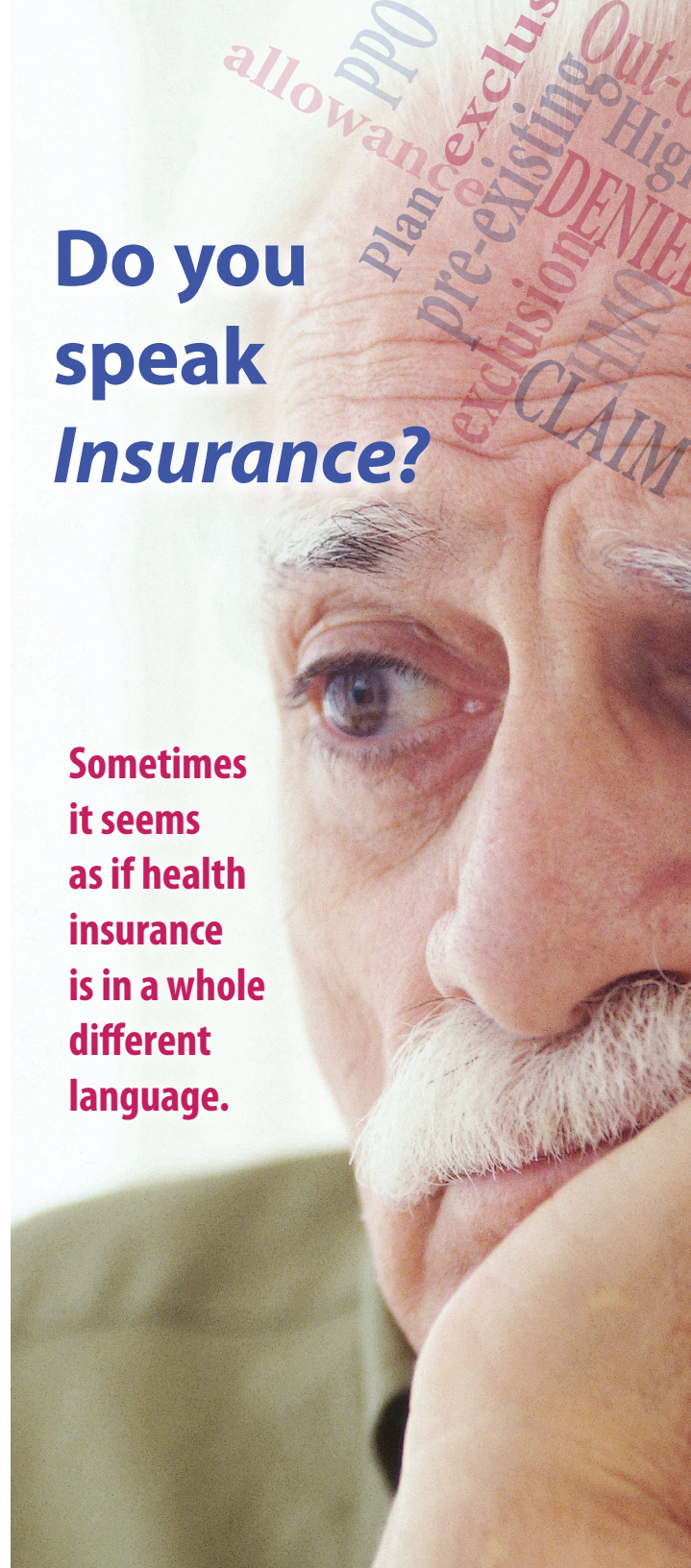
If your state doesn't have a CAP, this website offers contact information for other programs that may be able to offer assistance.



**Know your options.  
Know your rights.**

# Do you speak Insurance?

**Sometimes it seems as if health insurance is in a whole different language.**



# We speak *Health Insurance*.

The Affordable Care Act, the health care law that passed in 2010, gives you new health insurance choices and protections, and also created a Consumer Assistance Program (CAP) in your state to help put the law to work for you.

## Your State Consumer Assistance Program

A CAP is a program run by a state, sometimes in partnership with a local non-profit organization, designed to help you find, keep, and use health insurance so that you're protected when you get sick or injured.

## What Your CAP Can Do for You

Consumer Assistance Programs can help you:

- Enroll in a health insurance plan or policy
- File a complaint and appeal
- Learn about your rights and new industry reforms

CAP services are provided at no charge to you.

CAPs also track consumer complaints to help identify widespread problems and strengthen enforcement.



A product of the Center for Consumer Information and Insurance Oversight in the U.S. Department of Health and Human Services.

## More Consumer Protections in the Affordable Care Act

The Affordable Care Act includes many other consumer protections that now apply to most health coverage. These include rules that:

- Stop insurance companies from denying coverage to children younger than 19 because of a pre-existing condition.
- Prohibit insurers from taking away your coverage based on an unintentional mistake on your application.
- Allow most children up to age 26 to stay on or be added to their parent's family health plan.
- Protect your choice of health care providers and access to emergency care.
- Stop insurers from putting lifetime dollar limits on your coverage.
- Help you get maximum value for your premium dollars.
- Ensure your right to appeal to an independent entity when your plan denies payment for a service or treatment.

Learn more at [www.HealthCare.gov](http://www.HealthCare.gov).