

# **No limits**



## **A change in healthcare policy helps those with pre-existing conditions get coverage.**

**by Andrew Conner**

As of Jan. 1, 2014, a key provision of the Affordable Care Act (ACA) will go into effect, ensuring that health insurance plans no longer can deny or limit coverage, or charge an enrollee or dependent a higher premium based on pre-existing conditions, including multiple sclerosis.

In the past, people with pre-existing conditions may have been turned down by health insurers if they tried to buy their own policy, or they (or their employers) were charged more. Health insurers also had the option of accepting applications from people with pre-existing conditions, but excluding the costs of any care needed to pay for those conditions. All of these insurer practices will be prohibited by the ACA in the coming year.

“This provision should give people with MS and their families peace of mind, knowing they will not be discriminated against in the health insurance systems,” says Kim Calder, director of Federal Health Affairs and Insurance Policy for the National MS Society. She encourages people to learn more about how the new health insurance law might benefit them.

Call 1-800-344-4867 to talk to an MS Navigator, or visit the [MSsociety website](#) for more information.

**Andrew Conner is a Chicago-based writer.**

To learn more about changes to health insurance plans and coverage, visit [HealthCare.gov](https://www.healthcare.gov).

We want to hear about your experience with the changing healthcare system. Share your thoughts at [MSconnection.org](https://www.msconnection.org).