

## Health Insurance Reform

# Characteristics of Insurance Policies Available in the New Exchange

What Types of Plans Will be Offered in the New Insurance Exchange?	Individual and Small Group Policies Offered by Private Insurance Companies
Will A Government-Run Health Plan be Available In the Exchange?	No
Who is Eligible to Purchase Health Insurance From Companies Offering Coverage In the Exchange?	Individuals w/o Employer Coverage and Their Dependents  Self-Employed Individuals and Their Dependents  Owners and Employees of Small Businesses ( $\leq 100$ employees) and Their Dependents
Will Insurers be Allowed to Turn Applicants Down?	No
Will Insurers be Allowed to Cancel Policies?	No
Will Insurers Be Allowed to Turn Down Individuals with Preexisting Conditions?	No
Will Insurers be Allowed to Charge More to Those with Preexisting Conditions?	No
Will Insurers be Allowed to Require Long Waiting Periods Before Preexisting Conditions Are Covered?	No
Can Insurers Charge Individuals who Have Made Health Insurance Claims in the Past More Because of Their Past Claims?	No
Will Insurers Be Allowed to Charge Women More Than Men?	No
Will Insurers be Allowed to Charge Older Persons as High a Premium as They Want?	No