

# THE AFFORDABLE CARE ACT AND CYSTIC FIBROSIS



The Affordable Care Act (ACA) has changed the way people with cystic fibrosis access care and treatment over the last decade. With transformative therapies now available to many people with CF, and new treatments in the pipeline, these protections are more important than ever. Here are five ways the ACA benefits people with cystic fibrosis.

**#1**

## **Ensures people cannot be denied coverage because of their CF**

The law prohibits insurers from denying coverage to people with CF or charging more for their coverage.

**#2**

## **Enables young adults to stay on their parents' plans until age 26**

This is especially important as more people with CF are living into adulthood and transitioning into careers of their own that may not provide coverage.

**#3**

## **Bans annual and lifetime limits on coverage**

Today, plans cannot limit coverage based on how much care costs in a given year or over a lifetime. Before the ACA, people with cystic fibrosis could be responsible for expenses when they exceeded annual or lifetime caps.

**#4**

## **Caps out-of-pocket spending on health care**

People with CF already face significant out-of-pocket expenses. 45% of people with CF spend \$5,000 or more annually in out-of-pocket costs. The law requires insurers to establish maximum out-of-pocket limits.

**#5**

## **Provides more coverage options for vulnerable populations**

More than half of children and a third of adults with CF rely on Medicaid to cover some or all their health care needs. The ACA allows states to expand their Medicaid eligibility, increasing access to care.

**Advances in treatments and care are adding decades of life for people with cystic fibrosis—we cannot jeopardize this progress.**

\*Text **FIGHTCF** to 96387 to learn how you can help safeguard these protections.

\*Data and msg rates may apply. Text STOP to opt-out.

