

# Your Rights and Protections

The new health care law provides you with **new rights and protections** that make coverage fair and easier to understand. The law:

- Requires health plans to cover people with pre-existing health conditions
- Makes it illegal for health plans to cancel your insurance just because you get sick
- Covers young adults under age 26 on their parents' plan
- Provides free preventive care
- Ends lifetime and yearly dollar limits on coverage of essential health benefits



For detailed information about your benefits or payments, contact your health plan directly.

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If you have questions or concerns about your coverage, contact your health plan directly.

If you are not satisfied after speaking with your health plan and would like to file a complaint, call:

FOR HEALTH NET PPO MEMBERS:

#### California Department of Insurance (800) 927-4357

FOR ALL OTHER HEALTH PLAN MEMBERS:

#### California Department of Managed Health Care (888) 466-2219

You can also call the Health Consumer Alliance if you need free help working with your health plan, the California Department of Insurance, or the California Department of Managed Health Care.

#### Health Consumer Alliance

(888) 804-3536 HealthConsumer.org

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