What do Affordable Care Act (ACA) Health Insurance Plans Cover?

ACA Health Insurance helps you pay for the things you need to get healthy and stay healthy. Coverage includes visits to doctors and other providers, prescription drugs, and care during an illness. Any new ACA plan you purchase covers some or all of the cost of many basic items and services, including:

- Hospital care
- Prescription drugs
- Emergency care
- Doctors’ visits and other services
- Mental health and substance abuse treatment
- Wellness services
- Dental and vision care for children 18 and under
- Care throughout pregnancy (pre-natal/delivery/post-natal)
- Basic laboratory services
- Pediatric care
- Rehabilitative and habilitative services such as physical therapy
- Birth control

Most insurance plans must cover certain preventive services without any cost to you, such as vaccines, pap smears, mammograms and blood pressure screenings, even if you haven’t met your yearly deductible.

While all ACA plans will cover these services, each plan will vary in the level of coverage and cost to you. Also, some services may require prior approval from your health insurer before you can get care.

To learn more about health insurance, including our How to Buy Health Insurance guide, visit our website: www.insurance.pa.gov
Under “Coverage,” select “Health.”
For videos go to: insurance.pa.gov/literacy
Questions? Call the department at 1-877-881-6388
Follow and Like Us!
Facebook.com/PAInsuranceDepartment
@PAInsuranceDepartment

Printed with permission of the Pennsylvania Insurance Department