

FOR IMMEDIATE RELEASE:
Friday, October 1, 2010
Contact: HHS Press Office
(202) 690-6343

Affordable Care Act gives consumers new tools, makes health insurance market more transparent www.HealthCare.gov now provides new information about private insurance benefits and pricing to improve competition and lower costs

The U.S. Department of Health and Human Services (HHS) today announced that new information and tools have been added to HHS' consumer website www.healthcare.gov that will make the health insurance market more transparent, increase competition and help lower costs for individuals.

For the first time ever, price estimates for private insurance policies are available, allowing consumers to easily compare health insurance plans - putting consumers, not their insurance companies, in charge by providing one-stop shopping and taking the guesswork and confusion out of buying insurance.

To help consumers make more informed choices, the site includes new information including two notable metrics never before made public:

- * Insurance providers are required to provide the percentage of people who applied for insurance and were denied coverage.

- * Insurance companies are required to provide the percentage of applicants who were charged higher premiums because of their health status.

"Millions of Americans have already logged-on to www.HealthCare.gov's Insurance Finder to see what health coverage options are available to them," said Secretary Kathleen Sebelius. "This already unprecedented ability to search and compare coverage options is getting better with the new benefits and price information now available. These changes will help Americans find coverage that meets their needs and that gives them value for their dollars now."

Created under the Affordable Care Act, www.HealthCare.gov was launched July 1, 2010, and is the first website of its kind to bring information and links to health insurance plans into one place to make it easy for consumers to learn about and compare their insurance choices. HHS' Office of Consumer Information and Insurance Oversight (OCIO) worked to define and collect detailed benefits and premium rating information from insurers across the

country, and starting October 1, 2010, consumers will also be able to find information about health insurance options such as:

- * Monthly premium estimates;
- * Cost-sharing information, including annual deductibles and out-of-pocket limits;
- * Major categories of services covered;
- * Consumer's share of cost for these services;
- * Percent of people in the plan who pay more than the base premium estimate due to their health status; and
- * Percent of people denied coverage from a health plan;

More than 225 insurance companies have provided information about their individual and family plans for more than 4,400 policies, including policies in every state and the District of Columbia. Consumers can search for and compare information on plans available to them based on their age, gender, family size, tobacco use and location.

"We applaud the insurance companies that have provided us this information about their products. Together, we are improving competition in the insurance marketplace," said Jay Angoff, director of the Office for Consumer Information and Insurance Oversight. "This type of transparent competition is critical to improving quality of coverage and lowering costs for consumers."

For more information, visit our Facebook page at [Facebook.com/HealthCare.gov](https://www.facebook.com/HealthCare.gov), or the @HealthCareGov Twitter account.

To download a www.HealthCare.gov Insurance Finder widget - so that visitors to your website can easily start searching for health coverage options - visit www.HealthCare.gov/stay_connected.html.

###

Note: All HHS press releases, fact sheets and other press materials are available at <http://www.hhs.gov/news>.