Consolidated Omnibus Budget Reconciliation Act (COBRA), 1985
COBRA gives workers and their families who lose their health benefits when leaving employment the right to choose to continue group health benefits through their employer. COBRA can be used for limited periods of time during voluntary or involuntary job loss, reduction in the hours worked, transition between jobs, death, divorce, and other qualifying life events.

COBRA outlines how employees and family members may elect continuation coverage. It also requires employers and plans to provide notice.

The Emergency Medical Treatment and Labor Act (EMTALA), 1986
The EMTALA requires hospitals with dedicated emergency departments to provide medical care to anyone who asks for it, regardless of their ability to pay or health insurance status.

Health Insurance Portability and Accountability Act (HIPAA), 1996
HIPAA was passed in 1996 so that individuals could get copies of their medical records and other health information.

Pre-existing conditions under the Affordable Care Act (ACA), 2010
This law under the ACA protects you from being denied health insurance or charged more if you have a pre-existing condition — a health problem you had before the start date of your health plan.

Consolidated Appropriations Act, (CAA), 2021
The Consolidated Appropriations Act, 2021 (CAA) establishes protections for consumers related to surprise billing and transparency in health care.

Source:
https://www.cms.gov/CCIIO/Programs-and-Initiatives/Other-Insurance-Protections

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