Sometimes it seems as if health insurance is in a whole different language.

If you’re having trouble finding, keeping, or using health insurance, your state has a Consumer Assistance Program that can help.

Finding a health insurance plan that fits your family’s budget and needs can be a challenge.

Even if you already have insurance, it’s not always easy to read the fine print on your policy to get the benefits you paid for.

Now, there’s a place you can go to get help.

Don’t let confusion keep you from getting your new consumer protections under the Affordable Care Act.

Contact your state Consumer Assistance Program. To find the Consumer Assistance Program in your state, visit www.HealthCare.gov/consumerhelp.

If your state doesn’t have a CAP, this website offers contact information for other programs that may be able to offer assistance.

Know your options. Know your rights.
The Affordable Care Act, the health care law that passed in 2010, gives you new health insurance choices and protections, and also created a Consumer Assistance Program (CAP) in your state to help put the law to work for you.

**Your State Consumer Assistance Program**

A CAP is a program run by a state, sometimes in partnership with a local non-profit organization, designed to help you find, keep, and use health insurance so that you’re protected when you get sick or injured.

**What Your CAP Can Do for You**

Consumer Assistance Programs can help you:
- Enroll in a health insurance plan or policy
- File a complaint and appeal
- Learn about your rights and new industry reforms

CAP services are provided at no charge to you.

CAPs also track consumer complaints to help identify widespread problems and strengthen enforcement.

More Consumer Protections in the Affordable Care Act

The Affordable Care Act includes many other consumer protections that now apply to most health coverage. These include rules that:
- Stop insurance companies from denying coverage to children younger than 19 because of a pre-existing condition.
- Prohibit insurers from taking away your coverage based on an unintentional mistake on your application.
- Allow most children up to age 26 to stay on or be added to their parent’s family health plan.
- Protect your choice of health care providers and access to emergency care.
- Stop insurers from putting lifetime dollar limits on your coverage.
- Help you get maximum value for your premium dollars.
- Ensure your right to appeal to an independent entity when your plan denies payment for a service or treatment.


A product of the Center for Consumer Information and Insurance Oversight in the U.S. Department of Health and Human Services.

We speak **Health Insurance**.