The bill makes much needed reform to the health insurance industry. The bill would;

- Prevent health insurance companies from excluding coverage based on pre-existing conditions.
- Prevent health insurance companies from selectively refusing to renew coverage. They will no longer be able to charge people different premiums based on their gender, health status, or occupation;
- Caps out out-of-pocket spending to $5,000 per person and $10,000 per family so no family faces bankruptcy due to medical expenses.
- eliminates co pays and deductibles for preventative services
- all plans will have guaranteed benefits so that all consumers have plans with high quality, critical and comprehensive health care benefits. No longer will people be sold junk policies that when you read the fine print you find out they offer almost no real coverage