



Finding health insurance that fits your family's needs can be a challenge.

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



If you are having trouble finding, keeping or using health insurance, Iowa has a Consumer Assistance Program (CAP) that can help you at no charge.



If you are not a resident or qualified alien, we can also assist you with health care options and resources.

Iowa Insurance Division
Consumer Assistance
Program

Phone toll free: 877-955-1212
insuranceca@iid.iowa.gov

**Do you speak
*Insurance?***



Sometimes it seems as if health insurance is a whole different language. We can help.

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We Speak Health Insurance.

What your Iowa Consumer Assistance Program (CAP) Can Do For You.

- Educate you on health coverage options and enrollment opportunities.
- Empower you about your health insurance rights and responsibilities.
- Offer access to accurate health insurance information.
- Assist with health insurance complaints submitted to the Iowa Insurance Division.
- Assist with claim denial appeals.
- Provide training about health insurance basics and the new protections available under the Affordable Care Act (ACA).

CAP services are free to all consumers.

Translation assistance is available.

How to contact CAP:

Phone toll free: 1-877-955-1212

insuranceca@iid.iowa.gov

Learn more about your rights and responsibilities.

The Affordable Care Act includes many other consumer protections that now apply to most health coverage options including:

- Preventing insurance companies from denying coverage to children younger than 19 because of pre-existing conditions.
- Prohibiting insurers from taking away your coverage based on an unintentional mistake on your application.
- Allowing most children up to age 26 to stay on or be added to their parents' family health plan.
- Providing affordable health care coverage to individuals without insurance due to pre-existing conditions.
- Stopping insurers from putting lifetime dollar limits on your coverage.
- Ensuring your right to appeal to an independent entity when your plan denies payment for certain services or treatments.