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Diane's Enrollment Story: Living Without Fear

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One of the most important benefits of the Affordable Care Act is that insurance companies will no longer be able to turn you down or charge you more because you have a pre-existing condition.

This is good news for Americans like Diane, an attorney from Michigan. Recently, Diane enrolled for coverage using [HealthCare.gov](#) after going without insurance for over six years. Her pre-existing condition made finding a quality, affordable health insurance plan nearly impossible:

"Some policy offers had exclusions that made them useless to me, because insurers wouldn't cover anything that relates to my condition. Other policies that would cover the care I need were too costly to begin with."

Living without health coverage meant that Diane lived in constant fear of getting sick or hurt. Sometimes this meant cutting back on the physical activities she loves the most:

"There are a lot of things I haven't done – I used to like to ski and mountain bike, but I knew that if I broke a wrist it would cost me \$10,000. It's that constant worry of "what happens if..." "

When she heard about the Affordable Care Act, she paid attention, hopeful that it meant people like her would finally have access to good coverage options.

"Until something was done, I wasn't going to get coverage unless I completely changed my career. I wouldn't be able to do the work I really enjoy, so I really was excited."

Ultimately, Diane is happy with the plan she selected – a bronze plan for \$175 a month. With the security of health coverage, starting Jan. 1 2014, Diane won't have to worry about treating her condition or living an active lifestyle.

To follow Diane's lead and enroll in affordable health coverage, visit [HealthCare.gov](#) today.

DIANE'S ENROLLMENT STORY

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—Diane, an attorney from Michigan, on living without health insurance because of a pre-existing condition.

COST
OF CARE: \$175/mo

HealthCare.gov