

Health overhaul benefits take effect with new year

January 2 2014, by Juliet Williams

(AP)—After a troubled rollout, President Barack Obama's health care overhaul now faces its most personal test: How will it work as people seek care under its new mandates?

Most major pieces of the Affordable Care Act are taking effect with the new year.

That means people who had been denied coverage because of pre-existing [medical conditions](#) can book appointments and get prescriptions.

Caps on yearly out-of-pocket expenses will mean people shouldn't have to worry about bankruptcy after treatment for a catastrophic illness or injury. And all new insurance policies must offer a minimum level of essential benefits.

While the federal website is apparently fixed, the start of the year still could bring plenty of confusion. For example, insurers say they are receiving thousands of erroneous sign-up applications from the government.

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