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Health benefits & coverage Coverage for pre-existing conditions

All Marketplace plans must cover treatment for pre-existing medical conditions.

- No insurance plan can reject you, charge you more, or refuse to pay for essential health benefits for any condition you had before your coverage started.
- Once you're enrolled, the plan can't deny you coverage or raise your rates based only on your health.
- Medicaid (/medicaid-chip/) and the Children's Health Insurance Program (CHIP) (/medicaid-chip/childrens-health-insurance-program/) also can't refuse to

