

**Sec. 1001 – Amendments to Public Health Service Act.**

**Sec. 2711. No lifetime or annual limits.**

As amended by Section 10101, prohibits plans from establishing **lifetime** limits, *effective 1-1-2011 for all MEIT Plans*

and **annual** limits beginning in 2014, on the dollar value of benefits.

Prior to 2014, plans may only establish restricted annual limits as defined by the Secretary of Health and Human Services (HHS), ensuring access to needed services with minimal impact on premiums.

When exchanges are operational in 2014, the use of annual limits will be banned for new plans in the individual market and all employer plans.