

THE HEALTH CARE LAW

A BIG STEP FORWARD FOR WOMEN, A GIANT LEAP TOWARD A HEALTHIER AMERICA

There are few things more important to women than health care. Whether you are a student struggling to pay for birth control, a mother making health care decisions for your children, or a young person entering the workforce, the new health care law will give you better access to affordable, quality health care. Below are just a few things the health care law does to improve women's health.

Preventive services without co-pays.

Starting in August 2012, new health plans will cover important preventive services without any co-pays for enrollees. These services include birth control, breast and cervical cancer screenings, and annual well-woman exams.

Women have direct access to ob/gyn providers.

Every woman knows how essential ob/gyn providers are to maintaining their health, and yet, too many women have faced barriers in accessing them. For instance, many insurance plans used to require that women see another doctor before they can get a routine check-up with an ob/gyn provider. Those days are long gone! Under the health care reform law, women are guaranteed access to their ob/gyn provider without another doctor's referral or approval from the insurance company.

The health care law creates affordable health insurance options.

About 12.8 million women of reproductive age will become newly eligible for health insurance coverage under the health care law — along with millions of other people. There are two ways that people will obtain health care coverage, all depending on their income.

- Medicaid: some people will get their new health insurance coverage through the Medicaid program, which is a public health insurance program and is actually one of the largest health care programs in the world. The great news about Medicaid is that women are guaranteed coverage of family planning services like birth control, and they can go to any provider of their choice for these services.
- Exchanges: some people will buy private health insurance through an Exchange, which will be a new marketplace for people to pick the plan that works best for them. Many people will qualify for credits that will reduce the cost of their health insurance plan.

Because of the health care law, millions of people will no longer have to worry about what will happen if they get sick or break a leg. Now that's something to celebrate!

Young adults can now stay on their parent's health insurance until age 26.

Do you ever wonder how you will afford health insurance after college? You can now stay on your parent's health plan until age 26, even if you are married, not living with your parents, or not in school.

Women will no longer be discriminated against in health insurance.

Today, women are often charged much higher rates for health insurance coverage just because they are women. For example, a healthy 22-year-old woman can be charged premiums 150 percent higher than a 22-year-old man. The health care law ends this practice starting in 2014.

Women will no longer be denied health care coverage because of a "pre-existing condition." Starting in 2014, the health care law stops health insurers from denying people health insurance coverage because of pre-existing conditions like cancer, high blood pressure, or diabetes. This is especially good news for women, who have even been denied coverage because some health insurers have claimed that pregnancy or being a survivor of domestic violence is a pre-existing condition.

And there's more! A few other important protections under the health care law

- ➔ Health insurance companies will no longer be able to take away your health coverage after you get sick. The law also prevents health plans from turning people away when they apply for health coverage.
- ➔ Health insurance companies will be prohibited from setting certain limits on coverage — such as annual or lifetime limits, whereby health plans put a restriction on how much health care they will pay for in a given year or lifetime.
- ➔ There will be new limits on how much people will have to pay in overall out-of-pocket costs, such as deductibles and co-pays.

Through it all, you can still rely on Planned Parenthood health centers for annual well-woman exams, breast and cervical cancer screenings, birth control, STD testing and treatment, and many other essential health care services.

**So, does the health care law sound good to you?
If so, speak up and speak out in support of one of the
greatest advances for women's health in decades.**

Find out how you can help here: ppaction.org/healthcare