

AFFORDABLE CARE ACT

HOW THE HEALTH CARE LAW BENEFITS WOMEN

- **Bans insurance companies from dropping women when they get sick or become pregnant.**
- **Improves the care of millions of older women with chronic conditions,** by providing incentives under Medicare for more coordinated care.
- **For nearly 30 million women with private health insurance, ensures guaranteed free coverage of key preventive health services,** such as mammograms, cervical cancer screenings, and immunizations.
- **Provides that this free coverage, beginning in August 2012, now includes more comprehensive women's preventive services,** such as well-woman visits, breastfeeding support and supplies, and gestational diabetes screening.
- **Beginning in January 2014, ensures being a woman will no longer be treated as a "pre-existing condition,"** with insurance companies banned from denying coverage for "pre-existing conditions." Currently, many women are denied coverage or charged more for such "pre-existing conditions" as breast cancer, pregnancy, having had a C-section, or having been a victim of domestic violence.
- **Beginning in January 2014, ends the common practice of "gender rating," charging women higher premiums than men for the same coverage.** According to one study, the women buying their insurance in the individual market today pay up to 48% more in premium costs than men.
- **Beginning in January 2014, ensures that 8.7 million women currently purchasing individual insurance will gain coverage for maternity services.**
 - **Beginning in January 2014, provides greater access to affordable health coverage for women, with an estimated 18.6 million uninsured women having new opportunities for coverage through the Health Insurance Marketplaces.**