



THE AFFORDABLE CARE ACT:

HOW THE HEALTH CARE LAW BENEFITS WOMEN

- **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,” beginning in 2014. Currently, many women are denied coverage or charged more for such “pre-existing conditions” as breast or cervical cancer, pregnancy, having had a C-section, or having been a victim of domestic violence.
- **Bans insurance companies from dropping women when they get sick or become pregnant,** as of 2010.
- **For women in new plans, provides free coverage of important, life-saving preventive services,** such as mammograms and colonoscopies, as of 2010.
- **Improves the care of millions of older women with chronic conditions,** by providing incentives under Medicare for more coordinated care.
- **Bans insurance companies from requiring women to obtain a pre-authorization or referral for access to ob-gyn care,** as of 2010.
- **Ends the common practice of “gender rating,” charging women substantially higher premiums than men for the same coverage,** beginning in 2014. According to a recent study, the women on the individual market pay up to 48% more in premium costs than men.
- **Ensures that children up to the age of 19 cannot be denied coverage due to a “pre-existing condition,”** as of 2010.
- **Provides greater access to affordable health coverage for women,** with the establishment of new Health Insurance Exchanges for the millions who do not have health insurance through an employer, beginning in 2014. Currently, less than half of America’s women can obtain affordable insurance through a job.