



### **The Affordable Health Care for America Act (H.R. 3962): What Does It Mean for Women?**

#### **H.R. 3962 Eliminates Unfair and Discriminatory Insurance Industry Practices in All Health Insurance Markets**

The bill:

- Bans the discriminatory insurance practice of gender- rating: charging men and women different premiums for the same coverage.
- Bans the discriminatory insurance practice of charging employers different premiums based on the gender make-up of the workforce.
- Protects women from being denied coverage by prohibiting pre-existing condition exclusions.
- Prohibits insurers from rejecting applicants for any reason, such as having had a Cesarean section.
- Prohibits insurers from charging higher premiums based on health status.
- Ends insurance discrimination against survivors of domestic violence in the eight states and D.C. where the practice is not prohibited by law.

#### **H.R. 3962 Helps Make Health Care More Affordable for All Women**

The bill:

- Expands Medicaid to adults with incomes up to 150% of the federal poverty level, providing coverage for up to 7.8 million uninsured women.
- Provides sliding scale subsidies for premiums and cost-sharing to make coverage more affordable for approximately 9.8 million women with incomes below 400% of poverty (about \$88,000 for a family of 4), including 7.1 million uninsured women and 2.7 million women in the individual health insurance market.
- Allows individuals with unaffordable employer coverage (defined as premiums exceeding 12% of income) to qualify for subsidies and obtain coverage through the new health insurance exchanges.
- Caps out-of-pocket costs.
- Prohibits annual and lifetime limits on health benefits, a critical affordability protection for women with chronic conditions and serious illnesses.

#### **H.R. 3962 Helps Small Businesses Provide Affordable Health Care for Their Employees**

Since women are more likely than men to work for small businesses that don't provide health coverage, women will greatly benefit from assistance provided to small businesses. The bill helps small businesses because it:

- Provides access to affordable health coverage through the Health Insurance Exchange.
- Provides tax credits to help certain small employers cover the costs of employees' health benefits.

#### **H.R. 3962 Helps Ensure that Women Have the Comprehensive Health Benefits They Need**

The bill:

- Requires that plans cover ten broad categories of health care services—which include maternity care, prescription drugs and mental health services. Though H.R. 3962 treats abortion care—a key component of reproductive health care for women—differently than all other health care services, it

does ensure that at least one plan in every area will cover abortion care along with at least one plan that excludes such coverage.

### **H.R. 3962 Ensures Access to Health Coverage Choices, Regardless of Life Circumstances**

Women face greater insurance instability than men. They are more likely to be covered as dependents and face losing coverage due to divorce. They are more likely to work part-time and therefore are less likely to have access to their own job-based coverage. The bill provides greater stability for women because it:

- Establishes a new marketplace to obtain health coverage (the “Health Insurance Exchange”) and provides women with a range of more affordable plan options—including private plans and a public health insurance plan option—and real choices about coverage for themselves and their families.

### **H.R. 3962 Provides Assistance for Younger and Older Women Alike**

Young women between the ages of 19 and 29 are more likely to be uninsured than women in any other age group. In 2008, 26% of women age 19-29 lacked coverage, compared to 15% of all women. The bill:

- Allows young women to remain on a parents’ health insurance policy as a dependent up to age 27.

The Medicare Part D drug benefit includes a gap commonly called a “doughnut hole,” which requires seniors to spend a considerable amount out-of-pocket for prescription drugs. In 2007, over 8 million seniors hit the doughnut hole, 64% of whom were women. Overall, nearly one in three women enrolled in Part D hit the doughnut hole. The bill:

- Phases out the Part D doughnut hole and provides seniors with discounts on brand-name prescriptions drugs.