



I'm a Young Woman and I'm Uninsured: What Does the Health Care Law Mean for Me?

The health care law has many benefits for women, including young women like you who currently don't have insurance. Here are some of the ways that the new law will help:

NOW: You May Be Able to Get Coverage on Your Parent's Plan

- Young adults can now remain on their parents' health insurance policy as a dependent until age 26. Some employer plans that existed before the law passed don't have to enroll young adults who have an offer of employer based coverage, but many are. (To find out if you can enroll at the next open enrollment, ask your parent to ask their employer or health plan.)

You May Be Able to Get Coverage through a Pre-Existing Condition Insurance Plan

- If you have been uninsured for 6 months or more and have a pre-existing condition, you may be eligible for a pre-existing condition insurance plan. These plans provide coverage until new coverage options become available in 2014. (For more information visit: www.healthcare.gov)

BY 2014: NEW, MORE AFFORDABLE, HIGH QUALITY OPTIONS WILL BECOME AVAILABLE

You May Find Coverage through New Insurance Exchanges

- In January 2014, new, easy-to-use Health Insurance Exchanges will start operating in every state. The Exchanges are voluntary and will allow you to comparison shop to find the best insurance plan to meet your needs including choosing the doctor you want.
- All plans offered on the Exchange will be required to cover a set of essential health services, including maternity care and prescription drugs. They'll also cover certain preventive services with no copays, including contraceptive coverage, well woman visits, mammograms, cervical cancer screenings, and screening for diabetes, hypertension and depression.
- New plans won't be allowed to charge you a higher premium because you're a woman or because of your medical history.

You May Be Eligible for Medicaid or Subsidized Private Insurance

- By 2014, all states must open up their Medicaid programs—public health insurance for low-income people—to everyone with incomes around \$15,000 for an individual and \$25,000 for a family of 3. Medicaid has minimal out-of-pocket costs and covers many important women's health services.
- In addition, people with incomes around \$45,000 and for an individual \$76,000 for a family of 3 that don't have access to affordable job-based coverage will be eligible for tax credits to help them buy plans sold through the Exchanges.

You May Be Able to Purchase A “Catastrophic Coverage” Plan

- Young adults under age 30 will have the option to purchase a “catastrophic plan” in the Exchange—coverage with lower premiums, but higher deductibles.
- Like all other plans in the Exchanges, catastrophic plans will be required to cover a set of essential health services and to provide free coverage for preventive health services. These plans will also be required to cover at least three primary care visits per year.
- Subsidies will **not** be available for individuals who choose to purchase catastrophic plans.

For more information on how you and other women you know will benefit from the new health care law, visit the National Women’s Law Center website: www.nwlc.org/IWillNotBeDenied.