



## **My Family is Uninsured: What Does the Health Care Law Mean for Me?**

The health care law has many benefits for women, including women like you who are looking to find health insurance for their families. Here are some of the ways that the new law will help:

### **NOW: “Pre-Existing Conditions Exclusions” are Prohibited for Children**

- Insurers are now prohibited from denying children under 19 coverage because of their medical history or imposing a pre-existing condition exclusion. In 2014, this practice will be prohibited for everyone.

### **Your Family May Be Able to Get Coverage through a Pre-Existing Condition Insurance Plan**

- If you or a family member has been uninsured for 6 months or more and has a pre-existing condition, you or the family member 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](http://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 family's needs including choosing the doctor you want.
- All plans 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, vaccinations, and screening for diabetes, hypertension and depression.
- New plans won't be allowed to reject applicants, exclude coverage for a pre-existing condition, or charge you more 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 below about \$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 below about \$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.
- If your employer offers coverage that is unaffordable, you may be eligible for these tax credits for coverage options in the new Exchanges.

**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](http://www.nwlc.org/IWillNotBeDenied).**