



### Women and Health Care Reform At-A-Glance

The comprehensive health care reform that President Obama signed into law makes important advances for women's health. The new law provides millions of women across the country with access to high-quality and affordable health care, though its flaws include onerous restrictions on abortion care which must be fixed.

#### Health Reform Makes Insurance More Affordable and Easier to Obtain

- Up to 4.5 million women will be newly eligible for coverage through Medicaid, which will be expanded to those up to 133% of the federal poverty level (FPL), or roughly \$29,000 a year for a family of four.
- New Health Insurance Exchanges will be established in every state to serve as easy-to-use "insurance shopping centers" where women can compare and choose the high-quality health plan that best fits their needs.
- Approximately 11 million women will receive health insurance subsidies to help pay the premiums and out-of-pocket costs of Exchange-based health plans; subsidies will be available to those with family incomes up to 400% of the FPL, or roughly \$88,000 a year for a family of four.

#### Health Reform Prohibits Sex Discrimination in Health Care

Insurance companies, health care providers, and health programs that receive federal financial assistance cannot discriminate on the basis of sex, race, national origin, age, or disability—this protection applies broadly and nationwide. And specifically, the new health reform law:

- Bans gender rating for individuals and small businesses, so that insurers will no longer be allowed to charge individual women and small employers with a predominately-female workforce more for coverage.
- Prohibits coverage denials and exclusions for women with "pre-existing conditions" such as pregnancy; having had a C-section, breast or cervical cancer; or being a survivor of domestic or sexual violence.

#### Health Reform Ensures that Insurance Covers Many of the Benefits Women Need, Although Onerous Restrictions Could Deter Abortion Coverage

- New health plans must cover a broad range of health services that are particularly important for women. Coverage requirements include maternity care, prescription drugs (which should include contraceptive drugs and devices) and mental health care. Preventive care must also be covered at no cost.
- States have new and immediate opportunities to expand Medicaid coverage for family planning to women and men at the same income eligibility level for pregnancy.
- But abortion care—a key component of women's reproductive health care—is treated differently than other health care services. Anyone that purchases a health plan with abortion coverage through an Exchange is required to make two separate payments for their health insurance: one for abortion coverage and another for the remainder of the

premium. This burdensome system could deter individuals from purchasing plans that include abortion and deter health plans from offering it.

## **There Are Many Additional Provisions of Health Reform That Will Improve the Health and Well-Being of Women and Their Families**

Additional benefits of the new health reform law include (but are certainly not limited to):

- Women are more likely than men to work for small businesses that don't offer health insurance, and will benefit from the new tax credits to help small businesses provide coverage to their employees, as well as unprecedented access to affordable small group health coverage through the Exchanges.
- Young women—who are more likely to be uninsured than women in any other age group—will benefit from a new rule that allows young adults to remain on their parents' health insurance policy as a dependent until age 26.
- Older women will benefit from a provision that closes the Medicare Part D “donut hole”—which requires seniors to spend a considerable amount out-of-pocket for prescription drugs—and provides discounts on brand-name prescription drugs. In 2007, 64% of the Medicare beneficiaries that were affected by the “donut hole” were women.
- A new national insurance program (known as CLASS) that provides long-term care and supports will alleviate burdens on family caregivers, who are most often women.
- Nursing mothers and their infants will gain from a requirement that employers with over 50 employees provide a reasonable break time and location to express breast milk.
- Women will have “direct access” to obstetrical and gynecological care. The new health reform law explicitly prohibits any health plan from requiring authorization or prior approval when women seek this type of health care.

**For more detailed information on how women will benefit from the new health reform law, visit the National Women's Law Center website: [www.nwlc.org/reformmatters](http://www.nwlc.org/reformmatters)**