

## FACT SHEET

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

September 2013

*You may have heard that the health care law – sometimes called Obamacare – has many benefits for women, including women like you who are looking for health insurance for your family. Starting in October, millions of Americans will be able to enroll in new, affordable insurance, with coverage effective as early as January 1 of next year. Here are some facts about how the health care law helps women like you:*

### You can find coverage through the new Health Insurance Marketplaces

- Starting in October, there will be new, affordable insurance options available for people without health insurance through Health Insurance Marketplaces, which will operate in every state. The Marketplace will allow you to comparison shop to find the best insurance plan to meet you and your family's needs and budget.
- Enrollment in health insurance through the Marketplace begins in October, and coverage is effective as early as January 1, 2014. You can apply for coverage online, by mail, or in-person. You will be able to talk with experts in-person at local organizations, by phone, or online. Trained staff will also answer questions about the financial help that you and your family may be eligible for, and can walk you through the cost and coverage details of different plans.

### Important health services will be covered

- All plans will cover essential health services, including maternity care, hospitalization, emergency room visits, prescription drugs, behavioral health, and preventive care.
- Plans must cover certain preventive services with no out-of-pocket costs for your family. These services include well-woman visits, well-child visits, birth control, mammograms, cervical cancer screenings, vaccinations, and screening for diabetes, hypertension, and depression.
- New plans won't be allowed to reject you and your family or charge a higher premium because of your family's medical history. And, no one in your family will be denied coverage because of a pre-existing condition.

### You may qualify for more affordable health insurance

- Millions of people will get financial help to buy a health insurance plan. Depending on your income, your family may get help paying for your health insurance premiums. And, all insurance plans will have to show their costs and what they cover in simple, easy-to-understand language.

## You may be eligible for Medicaid

- States can accept federal funding to cover more people through their Medicaid programs. States that choose this option can cover everyone with incomes below approximately \$31,200 for a family of four, through this public health insurance.
- Even if your state has not expanded coverage, many women and families are still eligible for Medicaid but are not enrolled. Visit [www.healthcare.gov](http://www.healthcare.gov) to learn more.
- Medicaid coverage must include a standard package of services, including doctor visits, hospitalizations, prescription drugs, and many important women's health services.
- Individuals with Medicaid coverage can access services with minimal out-of-pocket costs.

**For more information on how to use the new Health Insurance Marketplaces or what coverage is available, visit: [www.healthcare.gov](http://www.healthcare.gov).**