

The Affordable Care Act: Improving Health Care for Women

FACT SHEET

The Affordable Care Act (ACA) is the greatest advance for women's health in a generation. It promises an end to the days when millions of women went without health insurance – or struggled to afford coverage as premiums skyrocketed based on nothing more than our gender, age or illness. The ACA is putting us closer to the day when essential women's services are covered, prevention is a priority, and care is coordinated so family caregivers don't shoulder unmanageable burdens. Quite simply, reform is making affordable, quality health care a reality for women and their families.

Repeal would imperil – or reverse – the progress. Here's why:

- **The ACA is helping millions of women access affordable coverage.** Young women can now stay on their families' plans until age 26. More small businesses are offering health insurance to their workers, thanks to a substantial new tax credit that took effect last summer. Beginning in 2014, women will benefit even more through expanded Medicaid eligibility and new subsidies and cost-sharing protections.
- **The ACA is ending the days when women were charged more for health insurance because of gender, health status or history.** Women won't have to pay more than men for the same insurance policies.
- **The ACA makes it illegal for insurers to deny coverage to women because they get sick.** It ends the outrageous, predatory practices that have allowed insurers to refuse to cover women who get breast cancer, have C-sections, or get chronic conditions like high blood pressure or diabetes.
- **The ACA guarantees women access to preventive services such as mammograms and cervical cancer screenings, both in private insurance and Medicare with no deductibles or copays.** It requires Medicare to cover an annual, comprehensive wellness visit that includes personalized prevention planning services. Private plans also must cover screenings and vaccinations critical to children's health without out-of-pocket costs.
- **For the first time, the ACA will protect women against gender discrimination by any insurance plans, health programs, or health care practitioners that receive federal funds.** Insurance plans receiving federal funds – such as Medicare Advantage and Medicare Part D Prescription Drug Plans or plans participating in the new health insurance exchanges – will not be able to charge women more, or to charge unreasonable out-of-pocket costs for services disproportionately used by women.
- **The ACA will mean more women have timely access to family planning services.** It allows states to expand Medicaid eligibility for family planning services without having to jump through cumbersome administrative hoops.

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- **The ACA finally gives nursing moms the right to a reasonable break time and a place to express breast milk at work.** The law provides the first national standard for nursing moms at work; employers will now have to offer hourly employees (employees covered by overtime laws) a clean, safe space – *not* a bathroom – in which to pump.
 - **The ACA will mean pregnant and parenting women on Medicaid get access to needed services.** New and expectant families will benefit from a home visitation program that pairs them with trained professionals to provide parenting information, resources and support during pregnancy and throughout their child’s first three years. This includes services for, and education about, post-partum depression, anti-smoking programs, violence prevention and more.
 - **Women receiving Medicare will receive even better care because of the ACA.** By investing in primary care, patient safety, and the new Center for Medicare and Medicaid Innovation, the ACA lays the groundwork to improve quality and coordination of care. This means that older patients will be less likely to experience dangerous drug interactions, duplicative tests and procedures, conflicting diagnoses, and preventable readmissions – and their family caregivers will get the help they need.
 - **Older women will save thousands of dollars as reform closes the Medicare prescription drug coverage gap.** Last year, the ACA brought beneficiaries who fell in the “donut hole” a \$250 rebate. This year, they will benefit from 50 percent off brand name drugs in the donut hole. By 2020, the donut hole will be closed.
 - **The ACA means that women will be able to one-stop-shop for coverage.** The new website HealthCare.gov – and coming in 2014, state-based health insurance exchanges – give women access to unbiased information about health insurance options in one place. This data can be used to help women choose the best plans for themselves and their families
 - **Family caregivers – who are typically women – will benefit from new supports that help them care for their loved ones while also taking care of themselves.** For example, the ACA establishes Geriatric Education Centers (GECs) to support training in geriatrics, chronic care management, and long term care issues for family caregivers, as well as health professionals and direct care workers. The GECs are required to train family caregivers at minimal or no charge and to incorporate mental health and dementia best care practices into their curricula.

We’re almost there. Let’s not go back to a time when women suffered needlessly under a broken, discriminatory health care system.

Oppose efforts to roll back these critical changes that will improve life for millions of women.

The National Partnership for Women & Families is a non-profit, non-partisan advocacy group dedicated to promoting fairness in the workplace, access to quality health care and policies that help women and men meet the dual demands of work and family. More information is available at www.nationalpartnership.org.

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