

Health Reform Implementation Timeline

Key Provisions for Women's Health

2010	Effective Date
<i>Protection Against Discrimination</i>	
Insurance companies, health care providers, and health programs that receive funding from or are operated by the federal government cannot discriminate on the basis of sex, race, national origin, age, or disability.	Immediate upon signing
<i>Insurance Reforms *</i>	
Lifetime limits on benefits banned. Applies to all plans.	9/2010
Annual limits on benefits "restricted," as determined by the Secretary of Health and Human Services. Applies to all plans except existing individual health plans.	9/2010
Dependent coverage for young adult children extended to age 26. Applies to all plans. For existing group plans only, coverage is limited until 2014 to adult children who do not have an offer of employer-sponsored insurance.	9/2010
Pre-existing condition exclusions banned for children. Applies to all plans except existing individual health plans.	9/2010
Rescissions (i.e. the practice of cancelling health insurance coverage after a person becomes ill) banned except in limited circumstances of fraud or intentional misrepresentation. Applies to all plans.	9/2010
Insurers must allow direct access to OB/GYNs (i.e. no referrals necessary). Applies to all new plans; does not apply to existing health plans.	9/2010
<i>Affordability Assistance & Help Finding Insurance</i>	
Medicare enrollees who reach the prescription drug coverage "donut hole" receive a \$250 rebate.	6/2010
Establishment of temporary high-risk pool for those who are uninsured and can't find coverage due to a pre-existing health condition.	7/2010
<i>Ensuring Coverage of Comprehensive Health Services</i>	
Family planning services must be included in all Medicaid benchmark plans.	Immediate upon signing
Medicaid must cover services provided by freestanding birth centers.	Immediate upon signing
Preventive health care services covered without cost-sharing, including screenings for women to be recommended by the Health Resources and Services Administration. Applies to all new plans.	9/2010
Medicaid must cover tobacco cessation services for pregnant women, free of charge.	10/2010
<i>Additional Provisions</i>	
Tax credits to help small employers offer health insurance. The two-year credit is based on a sliding scale for employers with a maximum of 25 employees and/or an average annual salary of \$50,000 per employee. In 2010, the credit is available for up to 35% of the employer's contribution to coverage.	Available for the 2010 tax year
State option (i.e. no federal waiver required) to expand Medicaid coverage for family planning services up to the income eligibility level for pregnancy.	Immediate upon signing

Employers must provide reasonable breaks and a private place, other than a bathroom, for nursing mothers to express breast milk.	Immediate upon signing
New grant program for states to establish “personal responsibility education” programs for adolescents. Programs must include education on abstinence and contraception as well as adulthood preparation subjects such as healthy relationships and financial literacy.	Funded for federal fiscal years 2010-2014.
New grant program for states to provide support services to pregnant and parenting teens and women.	Funded for federal fiscal years 2010-2019.
New grant program for states to establish maternal, infant, and early childhood visitation programs which provide in-home services to pregnant women and new families.	Funded for federal fiscal years 2010-2014
New grant program for eligible entities (e.g. state/local governments, community-based organizations) to provide education, treatment, and support services to women with postpartum depression and their families.	Funded for federal fiscal years 2010-2012.
2011	Effective Date
<i>Insurance Reforms *</i>	
Insurance companies must provide rebates if their non-medical costs (e.g. administrative costs and profits) exceed 15 percent of premium costs in the group market or 20 percent in the small group and individual markets. Applies to all insurance companies.	1/2011
<i>Affordability Assistance & Help Finding Insurance</i>	
Drug companies required to provide a 50% rebate for brand name drugs sold to Medicare enrollees in the prescription drug coverage “donut hole.”	1/2011
<i>Additional Provisions</i>	
New voluntary long-term care insurance program, known as the Community Living Assistance Services and Support (C.L.A.S.S.)	10/2011
Certified nurse midwives receive equitable reimbursement under Medicare and are paid at an equal rate as physicians for equal work.	1/2011
2013	Effective Date
<i>Additional Provisions</i>	
Increase Medicaid reimbursements to primary care providers.	1/2013
2014	Effective Date
<i>Insurance Reforms *</i>	
New premium rating rules: rating based on gender and health status banned; rating based on age limited to a 3:1 ratio. Rules apply to all new health plans sold in the individual and small group markets (small group is defined as up to 100 employees; states may opt to define a small group as up to 50 employees until 2016)	1/2014
Discrimination based on health status banned, i.e. plans may not establish rules for eligibility for individuals to enroll in coverage based on health factors, such as being the victim of domestic violence. Applies to all new individual health plans; does not apply to existing individual health plans. (Group health plan enrollees are already protected under current law.)	1/2014
Guaranteed issue, i.e. health plans must accept all individuals and groups that apply for coverage. Applies to all new health plans (though small group health plan enrollees are already protected under current law); does not apply to existing individual or large group health plans.	1/2014
Pre-existing condition exclusions banned for adults. Applies to all plans except existing individual health plans.	1/2014

Annual limits on benefits banned. Applies to all new plans and existing group plans.	1/2014
<i>Affordability Assistance & Help Finding Insurance</i>	
Medicaid eligibility expanded to people with family incomes up to 133% of the Federal Poverty Level (FPL).	1/2014
New insurance “Exchanges” established for individuals and small businesses (i.e. those with up to 100 employees) to compare and purchase qualified health plans.	1/2014
Health insurance tax credit subsidies available to assist low- and middle-income people (those with family incomes up to 400% of the FPL) who purchase insurance coverage through the new exchanges.	1/2014
Small business health coverage tax credit increased to up to 50% of employer contribution.	1/2014
New protection for spouses of Medicaid home and community-based service (HCBS) recipients, to prevent “spousal impoverishment” (i.e. a woman’s income is not counted when her spouse’s eligibility for HCBS is determined). Note: Provision sunsets after 5 years.	1/2014
<i>Ensuring Coverage of Comprehensive Health Services</i>	
New plans offered to individuals and small businesses must cover the “essential benefits package” which will include (among other services) maternity care, prescription drugs and mental health services. Prior to 2014, the Secretary of HHS will define details of the essential benefits package, taking into account the needs of women, children and other groups.	1/2014
2017	Effective Date
<i>Affordability Assistance & Help Finding Insurance</i>	
States have the option to allow large employers (i.e. those with over 100 employees) to purchase coverage through the exchanges. Exchange-based coverage for large employers will include the essential benefits package described above.	1/2017
2020	Effective Date
<i>Affordability Assistance & Help Finding Insurance</i>	
Medicare prescription drug “donut hole” eliminated.	1/2020

* Insurance reforms are in effect for health plan years beginning on or after the effective date, e.g. if your insurance plan is renewed on January 1, 2011, the new provisions take effect at that time. Some health plans have announced that they will voluntarily implement certain provisions earlier than required.

For more information on women and the health reform law, visit the National Women’s Law Center website:

www.nwlc.org/reformmatters