



I Will Not Be Denied™

This week, Americans across the country are celebrating the second anniversary of the health care law, known as the Affordable Care Act, and all the ways it's helping their lives. The National Women's Law Center released a new video, *I Will Not Be Denied™*, to highlight the important protections of the health care law and help you join the celebration to protect women's health and the law. This fact sheet follows the script of video so you can understand the important ways the health care law is already increasing women's access to health care.

I will not take less.

Before passage of the health care law, 7 out of 10 women were uninsured, underinsured, reported difficulty paying medical bills or did not receive health care they needed.¹ In 2010, 48 million Americans aged 19-64 did not fill a prescription due to cost.² The health care law changes this by expanding access to coverage and strengthening health insurance so women can afford the health care they need.

I will not pay more.

By 2014, the health care law stops insurance companies from practicing gender rating—generally charging women more for the same coverage. Currently, the practice of gender rating could cost women in the individual health insurance market \$1 billion a year, based on average current advertised premiums and the most recent data on the number of women in the individual market.³

I will not let insurance companies put a dollar limit on my life.

Before passage of the law, many insurance plans had dollar value limits on the amount they would pay over a person or family's lifetime. By prohibiting these limits, the health care law has ended lifetime limits for 39 million women.⁴ Annual dollar value limits are being phased out and will no longer be allowed starting in 2014.

I will not let them call what I've been through a preexisting condition.

Starting in 2014, women will no longer be treated as a pre-existing condition and denied insurance coverage for having had a C-section; being a survivor of breast, or cervical cancer; or having received medical treatment for domestic or sexual violence.

I will not be told that my sick child won't be covered.

Up to 19 million children have a pre-existing condition.⁵ Before passage of the health care law, many of these children could be denied coverage for services related to their pre-existing condition or denied insurance altogether. Now, because of the healthcare law, children with pre-existing conditions can no longer be denied coverage. In addition, about 2.5 million young adults have gained coverage because they can now stay on their parents' plans until they reach age 26.⁶

I will not wait another day to know.

Many women are in plans that require them to pay the full cost of health services, including preventive services, before they meet a high deductible.⁷ But even small copayments, as low as \$10, can reduce women's usage of life-saving preventive services like mammograms.⁸ Because of the health care law, over 20 million women with private insurance have received at least one preventive health care service without a copay or deductible.⁹ That is because all new health plans must cover certain preventive services such as mammograms, flu shots, and colon cancer screenings at no additional out-of-pocket costs such as copays or deductibles.

I will not be pushed around.

The cost of health premiums for families with employer-sponsored insurance doubled in the ten years before the passage of the health care law.¹⁰ The law takes steps to slow down the increases in insurance premiums. Insurance companies must publicly justify raising premiums rates by 10% or more and are limited in the percentage of premium dollars that they can spend on profits, overhead, or marketing.

I will not be told how to plan my life

Starting in August 2012, all new health plans must cover additional preventive services for women with no copays or deductibles. These additional services include contraceptive services, screening for gestational diabetes, breastfeeding support and supplies, and domestic violence screening and counseling.

I will not be told that I cannot protect my health.

Starting in 2014, all plans sold to individuals and small employers will have to cover a minimum set of essential health benefits—including maternity and newborn care, mental health services and prescription drug coverage. All plans will also have to use the same, simple summary of coverage so when you buy a plan, you can be secure that you know what it covers and you can compare it to other options.

I will not be told that I can't get maternity care.

In the 41 states and D.C. where maternity coverage is not mandated, only 6 percent of health plans available to a 30-year-old woman provide maternity coverage.¹¹ That will change, because by 2014 all insurance plans will have to cover maternity care—which means women won't be left without coverage when they need it.

I will not be denied.

Important benefits of the health care law are already increasing women's access to health care. We will not go back to allowing insurers to deny our care.

Join the campaign to tell your leaders: I Will NOT Be Denied by visiting
www.iwillnotbedenied.org.

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- ¹ Sheila D. Rustgi, Michelle M. Doty, and Sara R. Collins, The Commonwealth Fund, *Women at Risk: Why Many Women are Forgoing Needed Healthcare*, (May 2009), available at: http://www.commonwealthfund.org/~media/Files/Publications/Issue%20Brief/2009/May/Women%20at%20Risk/PDF_1262_Rustgi_women_at_risk_issue_brief_Final.pdf
- ² The Commonwealth Fund, *The Biennial Health Insurance Survey*, (2010), available at: <http://www.commonwealthfund.org/Surveys/2011/Mar/2010-Biennial-Health-Insurance-Survey.aspx>.
- ³ Based on average current advertised premiums and the most recent data on the number of women in the individual market; Danielle Garrett, National Women's Law Center, *Turning to Fairness: Insurance Discrimination Against Women Today and the Affordable Care Act* (2012), available at: <http://www.nwlc.org/resource/report-turning-fairness-insurance-discrimination-against-women-today-and-affordable-care-ac>
- ⁴ Thomas D. Musco and Benjamin D. Sommers, Office of the Assistant Secretary for Planning and Administration, U.S. Department of Health and Human Services, *Under The Affordable Care Act, 105 Million Americans No Longer Face Lifetime Limits on Health Benefits* (2011), available at <http://aspe.hhs.gov/health/reports/2012/LifetimeLimits/ib.shtml>
- ⁵ Kaiser Health News, *Kids With Preexisting Illness Get New Protection For Coverage But Hurdles Remain* (Sept. 23, 2010), available at: <http://www.kaiserhealthnews.org/Stories/2010/September/23/kids-preexisting-conditions.aspx>
- ⁶ Benjamin D. Sommers and Karyn Schwartz, Office of the Assistant Secretary for Planning and Administration, U.S. Department of Health and Human Services, *2.5 Million Young Adults Gain Health Insurance Due to the Affordable Care Act* (2011), available at <http://aspe.hhs.gov/health/reports/2011/YoungAdultsACA/ib.shtml>
- ⁷ Paul Fronstin, Employee Benefits Research Institute, *Findings From the 2011 EBRI/MGA Consumer Engagement in Health Care Survey* (2011), available at http://www.ebri.org/pdf/briefspdf/EBRI_IB_12-2011_No365_CEHCS.pdf
- ⁸ Amal N. Trivedi, William Rakowski, and John Z. Ayanian, "Effect of Cost Sharing on Screening Mammography in Medicare Health Plans", *New England Journal of Medicine* (2008) available at <http://www.nejm.org/doi/full/10.1056/NEJMsa070929>
- ⁹ Benjamin D. Sommers and Lee Wilson, Office of the Assistant Secretary for Planning and Administration, U.S. Department of Health and Human Services, *Fifty-four Million Additional Americans Are Receiving Preventive Services Coverage Without Cost-Sharing Under the Affordable Care Act* (2012) available at <http://www.healthcare.gov/news/factsheets/2012/02/preventive-services02152012a.html>.
- ¹⁰ U.S. Department of Health and Human Services, *Health Insurance Premiums: Past High Costs Will Become the Present and Future Without Health Reform* (2011) <http://www.healthcare.gov/law/resources/reports/premiums01282011a.pdf>
- ¹¹ Danielle Garrett, National Women's Law Center, *Turning to Fairness: Insurance Discrimination Against Women Today and the Affordable Care Act* (2012), available at: <http://www.nwlc.org/resource/report-turning-fairness-insurance-discrimination-against-women-today-and-affordable-care-ac>