

## Women and The New Health Care Law Trivia

1. How many women will be eligible to gain access to affordable insurance coverage options when the health care law is fully implemented in 2014?
  - a. 6 million
  - b. 12 million
  - c. 15 million
2. True or False: If the health care law is repealed, under federal law, insurance companies will once again be able to charge women more for health insurance than men.
  - a. True
  - b. False
3. Which of the following services must new health plans provide without co-pays or other out of pocket costs under the health care law?
  - a. Mammograms
  - b. Pap Smears
  - c. Colonoscopies
  - d. All of the Above
4. Under the health care law, people up to \_\_\_\_ % of the poverty line (about \$30,000 for a family of four) will be eligible for Medicaid in 2014.
  - a. 68%
  - b. 100%
  - c. 133%
5. True or False: Before the health care law was enacted, insurance companies could deny women health insurance if they had received medical treatment for domestic or sexual violence.
  - a. True
  - b. False
6. The health care law closes the Medicare Part D “donut hole,” that requires seniors to pay the full cost of prescription drugs out-of-pocket once they hit the coverage gap. What percent of Medicare beneficiaries affected by the “donut hole” are women?
  - a. 64%
  - b. 72%
  - c. 37%
7. Under the law, young adults may remain on their parent’s insurance until they are how old?
  - a. 21
  - b. 26
  - c. 30

8. Before the health care law was enacted, women could be denied individual health plans for having received treatment for:
  - a. Acne
  - b. Breast Cancer
  - c. Seasonal allergies
  - d. All of the above
9. If the law is repealed, women will have a harder time paying for necessary medical expenses like prescription drugs. In 2007, what proportion of women did not fill a prescription due to cost?
  - a. 36%
  - b. 80%
  - c. 12%
10. True or False: If the law is repealed, insurance companies will be able to drop your coverage if you get sick.
  - a. True
  - b. False
11. Insurance companies are no longer allowed to deny insurance to children with:
  - a. Cancer
  - b. Asthma
  - c. Any pre existing condition
12. Because of the health care law, \_\_\_\_\_ women will receive subsidies to purchase insurance in the new health insurance marketplaces
  - a. 2 million
  - b. 7 million
  - c. 11 million
13. The new health care law establishes a new voluntary long term care insurance program known as CLASS. What does CLASS stand for?
  - a. Community Living Assistance Services and Supports
  - b. Certified Local Aid for Social Services
  - c. Classroom Learning Activities and Student Services
14. The law will make access to health care more affordable, which is important for women, since they are more likely than men to have trouble paying for health care. How many women earning \$60,000 or more per year experience problems with medical debt?
  - a. Once in five women
  - b. One in ten women
  - c. One in three women

15. If the health care law is repealed, women will be harmed because small businesses will lose \_\_\_\_\_ that helps them provide health insurance coverage to their employees.
- Vouchers
  - Tax credits
  - Certificates
16. Because of the health care law, new health plans must allow women direct access to which health provider (ie: no referral needed)?
- Chiropractors
  - Obstetricians and Gynecologists
  - Dermatologists
17. States have already been awarded \_\_\_\_\_ to help them establish new health insurance marketplaces known as “Exchanges” which are easy-to-use “insurance shopping centers.”
- 720 million dollars
  - 2.8 billion dollars
  - 5.4 billion dollars
18. Since women are usually the primary health care decisions makers for their families, they will benefit from a part of the health care law which designates organizations who will help consumers figure out insurance options available in the new health insurance marketplaces. These entities are known as:
- Captains
  - Guides
  - Navigators
19. True or False: The health care law prohibits insurance companies from putting a lifetime dollar cap on essential health benefits for all health insurance plans.
- True
  - False
20. How many people could gain insurance coverage once the health care law is fully implemented in 2014?
- 15 million
  - 27 million
  - 32 million

## Answers:

1. C—As many as 15 million women will gain access to new affordable coverage because of the new Medicaid expansion, subsidies to help them purchase individual plans, and tax credits that help small business provide insurance to their employers, among other provisions.
2. True- By 2014, the common insurance practice of charging women and men different premiums for health insurance, known as gender rating, will be outlawed by the health care law.
3. D—All of the above. The law requires all new health insurance plans to provide no-cost access to important recommended preventive screenings such as mammograms, colonoscopies, and pap smears.
4. C— 133%. People up to 133% of the poverty level (about \$30,000 for a family of four) will be eligible for Medicaid.
5. True. Before the health care law, federal law did not prohibit insurance companies from denying women coverage due to a preexisting condition in the individual and small group markets. This practice will be banned beginning in 2014.
6. A— 64% of the Medicare beneficiaries affected by the “donut hole” are women
7. B—26. Young women—who are more likely to be uninsured than women in any other age group—will benefit from this provision in the health care law which allows young adults to remain on their parents’ health insurance policy until age 26
8. D—All of the above. Before the health care law, federal law did not prohibit insurance companies from denying women coverage in the individual and small group markets because they had a preexisting condition, now matter now trivial. However, beginning in 2014, insurance companies will be required to sell insurance to everyone who applies for coverage.
9. A— 36%. In 2007, 36% of nonelderly women reported that they didn’t fill a prescription due to costs, compared to 25% of nonelderly men. The health care law will require insurance plans sold to individuals and small employers to include coverage of prescription drugs beginning in 2014.

10. True —The health care law prohibits insurance companies from dropping people from their health coverage if they get sick.
11. C — Any pre-existing condition. Thanks to the health care law, insurance companies cannot deny coverage to children under age 19 because of a pre-existing condition.
12. C—11 million. As many as 11 million women will receive health insurance subsidies to help towards premiums and out-of-pocket costs for insurance plans sold in the new competitive health insurance marketplace. This marketplace will be a one stop shop, where women can purchase insurance for themselves and their families online, from the comfort of their homes or offices.
13. A — Community Living Assistance Services and Supports (CLASS). Women, who account for the majority of long term care recipients and are most often the family caregivers, will benefit from the CLASS program, a voluntary long term care insurance program that provides in-home long-term services. Working adults can choose to have CLASS premiums deducted from their paychecks; after 5-years, enrollees who need long-term care are eligible for benefits to pay for services and supports such as home modifications, respite care, home care aides, or to compensate a family care giver.
14. C — One in Three. Even among higher-income women, nearly a third report at least one problem paying medical bills, compared to 21% of men in this income range.
15. B—Tax credit. The tax credit, which helps small businesses purchase insurance for their employees, is especially helpful to women because they are more likely than men to work for small businesses that don't offer health insurance. In addition, small businesses will receive unprecedented access to affordable small group coverage through the new competitive health insurance marketplace.
16. B — Obstetricians and Gynecologists. The health care law requires insurance companies to provide direct access to obstetric and gynecological care without a referral – in new health plans.
17. B — \$2.8 billion. To date, 49 states have been awarded federal grants to help create the health insurance marketplaces established by health care law. These marketplaces will be easy-to-use “insurance shopping centers” where women can compare and choose the high-quality health plan that best fits their needs.
18. C — Navigators. Navigators are tasked with providing impartial information to help consumers understand available insurance options and helping them navigate the new health insurance marketplace.

19. True — The health care law prohibits insurance companies from placing a lifetime dollar cap on covered essential health care services. For people who reach this lifetime cap, their insurance benefits end. Thanks to the health care law, the end of lifetime caps means that plan benefits won't run out just when you need them the most.
  
20. C — 32 million Americans will gain health insurance coverage because of the health care law.