

## FACT SHEET

# New Health Coverage Options for Women in Virginia

September 2013

*The health care law—sometimes called Obamacare—will make health coverage more affordable and easier to obtain for millions of American women. The law makes important reforms in the health insurance market that make coverage more accessible, easier to understand, and more comprehensive. Women who are uninsured or purchasing coverage in the individual market will have new options for affordable, quality health insurance. As of October 1, 2013, women can identify their health insurance options and apply for new coverage, effective as early as January 1, 2014.*

## Many women in Virginia will find coverage through new Health Insurance Marketplaces

- Starting in October, there will be new, affordable insurance options available through the Health Insurance Marketplace in Virginia. The Marketplace will allow individuals to comparison shop to find the best insurance plan to meet their needs and budget.
- Women who are currently uninsured and those who currently purchase coverage themselves in the individual insurance market will be able to buy coverage through the Marketplace. Women who already hold health insurance may find policies with better coverage or lower premiums through the Marketplace.
- Enrollment in health insurance through the Marketplace begins in October, and coverage is effective as early as January 1, 2014. Women can apply for coverage online, by mail, or in-person. Women will be able to talk with experts (sometimes called “navigators” or “assistors”) in-person at local Virginia organizations, by phone, or online. Trained staff will also answer questions about the financial help women and their families may be eligible for, and can women walk 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 enrollees. These services include well-woman visits, birth control, mammograms, cervical cancer screenings, and screening for diabetes, hypertension, and depression. Already an estimated 765,000 women in Virginia received preventive services without a co-payment in 2011 and 2012.<sup>1</sup>
- New plans won't be allowed to reject applicants or charge them a higher premium because they're a woman or because of their medical history.
- Applicants cannot be denied coverage because of a pre-existing condition.

## Many women will qualify for more affordable health insurance

- Millions of people will get financial help to buy a health insurance plan. Depending on their income, women and their families may get help with their health insurance premiums, while others may qualify for free or low-cost health insurance. And, all insurance plans will have to show their costs and what they cover in simple, easy-to-understand language. If a woman's employer coverage does not cover enough benefits or is too costly, she may be eligible to buy subsidized coverage in the new Marketplace.
- More than 175,000 women in Virginia will be able to access tax credits to help them purchase coverage through the Marketplace.<sup>2</sup>
- 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).

## More women would be eligible for Medicaid, if Virginia expands coverage

- States have the option to offer Medicaid coverage to all individuals with incomes below about \$15,000 a year, and families earning less than about \$30,000 a year (133% of the federal poverty line). The federal government will cover 100% of the cost of this coverage expansion in the first three years, phasing down to 90% in subsequent years. Virginia is currently considering whether to cover more people through the Medicaid program.<sup>3</sup>
- Even though Virginia has not accepted the federal money to expand coverage, many women are still eligible for Medicaid but are not enrolled. Visit [www.healthcare.gov](http://www.healthcare.gov) to learn about Virginia's Medicaid program. Some community organizations in Virginia can also help with Medicaid eligibility questions.
- 169,000 women in Virginia would be newly insured if Virginia accepts the federal money to expand coverage.<sup>4</sup>
- Women covered through Medicaid will receive a comprehensive set of health benefits, such as mammograms, preventive health screenings, and treatment for chronic conditions.

For many women, the health care law is already helping them access the coverage they need. Click [here](#) to learn more about why women in Virginia need the health care law and how they have already benefited from important insurance reforms.

1 Laura Skopec and Benjamin D. Sommers, U.S. Department of Health and Human Services, ASPE Issue Brief, *Seventy-one million additional Americans are receiving preventive services coverage without cost-sharing under the Affordable Care Act* (March 2013), available at [http://aspe.hhs.gov/health/reports/2013/PreventiveServices/ib\\_prevention.cfm](http://aspe.hhs.gov/health/reports/2013/PreventiveServices/ib_prevention.cfm)

2 Kaiser Family Foundation, *Impact of Health Reform on Women's Access to Coverage and Care* (August 2013), available at <http://kff.org/womens-health-policy/issue-brief/health-reform-implications-for-womens-access-to/>.

3 A committee to further study the Medicaid expansion has been established.

4 Genevieve M. Kenney et. al., The Urban Institute, *Opting in to the Medicaid Expansion under the ACA: Who Are the Uninsured Adults Who Could Gain Health Insurance Coverage*, (August 2012), available at: <http://www.urban.org/UploadedPDF/412630-opting-in-medicaid.pdf>.