

VOTING & ELECTIONS

FACT SHEET

Why Women Should Vote: To Promote Access to Health Care and Health Insurance

June 2012

Today, too many women depend on a health care system that is failing them. They have trouble affording necessary care, face unfair insurance industry practices, or struggle to find insurance that covers the benefits they need.

Two years ago, the federal government took a major step toward meeting women's health needs by enacting a new health care law called the Affordable Care Act, but efforts are underway to repeal the law and eliminate the protections it provides before it even goes into full effect. Women are also more likely than men to rely on public programs such as Medicare and Medicaid for their health care—programs that are being threatened by federal and state budget cuts. By voting, women can make sure elected leaders continue to work to address long-standing inequities in women's health and ensure women and their families get the care they need.

Public programs that women rely on for their health care, such as Medicare and Medicaid, are under threat.

- Two-thirds of adults on Medicaid are women.
- Medicaid supports women of childbearing age with funding for family planning services, prenatal care, deliveries, and 60 days of postpartum care.
- Women made up 56 percent of individuals with Medicare in 2009.
- Women make up an even larger portion of the oldest Medicare beneficiaries. Women made up 62 percent of individuals over 80 with Medicare in 2009.

- Because of their lower income, millions of women with Medicare also qualify for and receive Medicaid. Almost three-quarters (70 percent) of people who receive both Medicare and Medicaid are women.
- Numerous deficit reduction proposals in Congress have included devastating cuts to Medicaid and Medicare, both of which are vital sources of health coverage for women and their families. Enactment of these proposals would mean far fewer women would have access to affordable health coverage.

Women face discrimination in health care that threatens their health and their economic security.

- Women are routinely charged higher premiums than men for the same insurance coverage under a practice known as "gender rating." This type of discrimination costs women up to \$1 billion a year.
- Insurance coverage often excludes services women need like maternity care.
- Insurance companies regularly deny coverage for women with pre-existing conditions, including a past C-section or having a history of domestic violence.

Efforts are underway to repeal the health care law, which takes important steps to improve women's health.

- Under the health care law, all new health plans must cover preventive health services such as mammograms and pap tests, at no cost to the woman.
- Beginning this year, most new health plans will also have to provide additional preventive services that are important to women at no out-of-pocket cost. These include the full range of FDA-approved methods of contraception, an annual well-woman visit, screening for gestational diabetes, screening and counseling for sexually transmitted infections, screening for domestic violence, and breastfeeding support, supplies, and counseling.
- In 2014, women will no longer be charged more than men for the same health insurance coverage.
- In 2014, all new health plans will cover maternity care and other essential benefits that women rely on.
- Insurance companies can no longer drop coverage when someone gets sick.
- Young adults under the age of 26 can now stay on their parents' health insurance plan. Over 2.5 million young adults are now covered.
- Insurance plans can no longer impose a lifetime limit on what they will pay for medical claims. Nearly 40 million women are already benefiting from this provision.
- The health care law has eliminated Medicare cost-sharing for preventive services and screenings that are important to women, such as mammograms and colorectal cancer screenings. Over 25 million women on Medicare have received preventive services at no additional cost. The law has closed the Medicare "donut hole," which required seniors to spend large amounts of money for prescription drugs. Over 2 million women have benefited from this provision and saved an average of \$635 dollars since 2011 on prescription drugs.
- Some policymakers want to repeal these and other important protections that will improve women's health and make health care more affordable to women and their families, before some of these provisions have even had a chance to work. Others want to give them a chance and build on them.

Don't let important health programs for women get cut!

When women vote, leaders listen.

REGISTER. VOTE.

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