

The Affordable Care Act Is Working for American Women

This National Women's Health Week, take a look at how the Affordable Care Act is helping women across the country lead healthier lives by providing access to quality, affordable health care:

Before the Affordable Care Act...

- A 25-year-old woman could be expected to pay 81 percent more for health insurance than a man, even for a policy that did not include maternity coverage. [HHS Fact Sheet, [11/5/14](#)]
- 92 percent of health insurance plans in the individual market were gender-rated, meaning that, for example, 40-year-old women were charged more than 40-year-old men for coverage. [HHS Fact Sheet, [11/5/14](#)]
- 62 percent of individual market enrollees did not have maternity coverage. [HHS Fact Sheet, [11/5/14](#)]
- Women were more vulnerable to losing their insurance coverage because they were more likely to be covered as dependents.

Five years later, the Affordable Care Act is...

Expanding Coverage

- Since 2013, **the uninsured rate among women ages 18 to 64 declined 7.7 percentage points** [HHS Fact Sheet, [5/1/15](#)]
- An additional **11.7 million Americans are enrolled in Medicaid and the Children's Health Insurance Program (CHIP)** compared to September 2013, before the initial Marketplace open enrollment period began. [[Medicaid.gov Website](#)]
- **Lower-income women** who were previously only eligible for Medicaid and the Children's Health Insurance Program while pregnant **can now enroll in Medicaid anytime to receive comprehensive coverage.**
- **8.7 million women with individual insurance coverage gained coverage for maternity services** because of the health care law. [White House Blog Post, [1/9/15](#)]
- **Women ages 19 to 25 who would have been uninsured now have coverage** under their parent's employer-sponsored or individually purchased health insurance plan.
- Under the health care law, **states must now cover children up to age 19 with family incomes below 133 percent of the Federal Poverty Level** through the Medicaid program. [HHS Fact Sheet, [1/9/15](#)]

Enhancing Consumer Protections

- **Insurance companies** in the individual and small-group health insurance markets **are prohibited from charging higher rates due to gender or health status.** [HHS Fact Sheet, [1/9/15](#)]

- **Millions of women no longer face lifetime limits on their health coverage**, which occurs when plans include a dollar limit on what an insurer will spend for your covered benefits during the entire time you are enrolled and you are required to pay the cost of all care exceeding those limits.
- **Insurers cannot cut off coverage to women who become sick or pregnant.**
- **As many as 65 million women with pre-existing conditions can no longer be discriminated against** or charged higher premiums for their health coverage.
- **Breast cancer, pregnancy, C-sections, or domestic violence no longer qualify as a “pre-existing conditions.”**

Improving Benefits

- **Over 48 million women have benefitted from expanded access to preventive care:**
 - Women with private health insurance are benefiting from recommended preventive services with no cost sharing, including mammograms, cervical cancer screenings, prenatal care, flu and pneumonia shots, and regular well-baby and well-child visits.
 - Women who have coverage through Medicare now receive preventive services without cost-sharing, including the annual wellness visit, a personalized prevention plan, and bone mass measurement for women at risk of osteoporosis. [HHS Fact Sheet, [1/9/15](#)]
- **The list of preventive services offered for free has been expanded** to include well-woman visits, breastfeeding supplies, and gestational diabetes screening.
- **Insurance companies can no longer charge co-pays for counseling for victims of domestic violence.**
- **There are now 18 forms of contraception covered without co-pays.** [CMS Fact Sheet, [5/11/15](#)]

Strengthening Medicare

- **Older women with chronic conditions are provided with more coordinated care**, as a result of new incentives under Medicare.
- **More than 4.6 million women have benefited from prescription drug savings of \$6.5 billion.**