

Ten Reasons the **Affordable Care Act** is **Good for Moms**

MAY 2013

This Mother's Day, there is even more to celebrate. That's because mothers and mothers-to-be — as well as sisters, daughters, grandmothers and aunts — are getting better access to quality, affordable health care. The Affordable Care Act (ACA) is already beginning to improve women's access to health insurance coverage, make health care more affordable and expand benefits, which are all priorities for women. The ACA is moving us closer to the day when essential women's health services are covered, prevention is a priority, and care is coordinated so family caregivers don't have to shoulder unmanageable burdens. Quite simply, the ACA is making quality, affordable health care more of a reality for mothers and their families.

1. Millions of Moms (and Daughters, Sisters and Aunts) Will Have Access to Affordable Health Care Coverage: By 2014, changes to the health care system will enable millions of previously uninsured women to gain access to affordable, comprehensive health coverage through expanded Medicaid coverage and subsidies for women who lack employer-sponsored health insurance.

2. Moms Can Protect Their Children Longer: Millions of young adults have already realized the benefits of the ACA because they now have the right to stay on their family's health insurance until age 26. Health plans can also no longer deny coverage to children with pre-existing conditions such as asthma or diabetes.

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3. Moms-To-Be Will Get the Maternity Care They Need: The ACA requires that all plans offered in the state-based health insurance exchanges provide maternity coverage as part of their essential benefits package. This expansion of coverage for maternity and newborn care promises to bring significant health benefits for women and babies.

4. Moms Will No Longer Have to Pay More Than Dads for the Same Insurance Policy: Beginning in 2014, the ACA will prohibit new plans in the individual and small group markets from charging women higher premiums simply because of their gender (a.k.a., gender rating). Furthermore, for the first time in history, gender discrimination will be prohibited in all federally-funded health care. This means that any insurance companies

receiving federal funds (tax credits, subsidies and contracts) will be prohibited from discriminating against women, including when defining and administering their benefit packages.

- 5. Moms Will No Longer be Denied Coverage Because They are Sick or Have Pre-Existing Conditions:** In 2014, the outrageous, predatory practices that have allowed insurers to refuse to cover women who get breast cancer, have C-sections, receive medical treatment for domestic violence or have chronic conditions like high blood pressure or diabetes will come to an end. In addition, between 2010 and 2014, annual dollar-value caps on coverage are being progressively phased out.
- 6. Moms Will be Guaranteed Preventive Services Such as Birth Control, Mammograms and Cervical Cancer Screenings — With No Deductibles or CoPays:** New private insurance plans will be required to cover a wide range of recommended services without cost-sharing. Services include: well-women visits; screenings for gestational diabetes, osteoporosis and colon cancer; pap smears and pelvic exams; STI and HIV screenings and counseling; all FDA-approved contraceptive methods; breastfeeding support, counseling and supplies; and screenings and counseling related to interpersonal violence. Private plans also must cover screenings and vaccinations critical to children's health without out-of-pocket costs. The ACA also requires Medicare to waive cost-sharing for many of these services as well as provide a free annual, comprehensive wellness visit that includes personalized prevention planning services.
- 7. More Low-Income Moms Have Timely Access to Family Planning Services:** The ACA simplifies the process for states to expand Medicaid eligibility for family planning services. Timely access to contraceptive services can improve maternal and child health by providing women with essential services to plan their pregnancies. The millions of Americans who will be newly eligible for Medicaid in 2014 will benefit from the program's guarantee of family planning services without out-of-pocket costs, along with coverage for its comprehensive package of reproductive health services beyond family planning (excluding abortion).
- 8. New Moms on Medicaid Will Get Access to Parenting Support:** New and expectant families on Medicaid will benefit from a home visitation program that pairs them with trained professionals to provide parenting information, resources and support during pregnancy and throughout their child's first three years. This includes services for, and education about, post-partum depression, anti-smoking programs, violence prevention and more.
- 9. Older Women Are Already Saving Thousands of Dollars as the Prescription Drug "Donut Hole" Closes:** Each year, approximately 16 percent of Medicare beneficiaries — a large number of them women— hit the donut hole in their prescription drug coverage (meaning they are responsible for paying 100 percent of drug costs up to the point when Medicare begins to pay again). Under the ACA, a typical Medicare beneficiary who hits the donut hole could save more than \$3,000 by 2020 when the donut hole will be closed completely.

10. Grandmothers and Other Seniors Will Have Access to Better Coordinated Care: The agency that oversees Medicare is testing new ways to deliver health care services to improve quality and coordination of care. This means that older patients will be less likely to experience dangerous drug interactions, duplicative tests and procedures, conflicting diagnoses, and preventable hospital readmissions – and their family caregivers will get the help they need.

The National Partnership for Women & Families is a nonprofit, nonpartisan advocacy group dedicated to promoting fairness in the workplace, access to quality health care and policies that help women and men meet the dual demands of work and family. More information is available at www.NationalPartnership.org.

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