



The Affordable Care Act is helping Moms and Our Families get the health care we need

The incredible, true story of what the Affordable Care Act (ACA) is doing for women and families is a story about **YOU**.

We know that the ACA is making it easier for women to get the services we need to stay healthy throughout all life stages and across all socioeconomic levels. The ACA will ensure women have:

- ✓ **Preventive** care we need to stay healthy, like contraception or screening for gestational diabetes, without costly co-pays that can make health coverage too expensive to use;
- ✓ **Protection** against discriminatory health insurer practices, like charging women more than men for the same policy or refusing to cover our kids with pre-existing conditions.
- ✓ **Security** in knowing that insurers can't cancel our coverage when we get sick, refuse to cover our medical care if it's too expensive or drastically increase our premiums.

The law is **ALREADY** helping moms and our families stay healthy:

- ✓ Your insurance company can no longer cancel your policy just because you, your children or your spouse gets sick.
- ✓ Your plan can no longer limit the amount of medical expenses covered in your lifetime.
- ✓ Your plan must cover preventive care without charging co-pays. Examples include:
 - Immunizations
 - Mammograms
 - Folic acid supplements
 - Anemia screenings when you're pregnant
 - Autism screenings
 - Hearing screenings for newborns
 - Vision screenings for your children
- ✓ You have easier access to an OB/GYN because you no longer need a referral to see an in network provider for this care.
- ✓ Your children can now stay on your health insurance policy until age 26 – even if they are living on their own or get married.
 - More than **3.1 million** young adults already have benefitted from this!
- ✓ Insurance companies cannot deny your children health care coverage, simply because they have a pre-existing condition. Starting in 2014, these protections will apply to adults as well.

Starting August 2012, all new private insurance plans began covering additional preventive health services for women without co-pays:

- Contraception and contraceptive counseling
- Screening and counseling for intimate partner violence.
- Screening for gestational diabetes
- Breastfeeding counseling and equipment.
- Well-woman preventive care visits.

Moms have **MORE** to look forward to in 2014!

- ✓ Starting in Jan 2014, each state will have a **Health Benefit Exchange**, a health insurance “supermarket” where families can get quality health care plans at an affordable price.
 - These new plans will be required to cover maternity and newborn care, and pediatric services including dental and vision care.
- ✓ Many more low-income people may qualify for free or very low-cost coverage under Medicaid, which will expand to everyone with incomes up to 138 percent of the federal poverty level (\$29,000 a year for a family of four or \$15,000 for an individual).
- ✓ Moderate-income families will be able to buy private health insurance in new state insurance exchanges with the assistance of federal subsidies to make it more affordable. People earning up to 400 percent of the federal poverty level (\$88,000 for a family of four or \$42,000 for an individual) will be eligible for those subsidies.

We have A LOT to celebrate because the Affordable Care Act (ACA) is working to ensure moms and our families get the health services they need to stay healthy. What better gift could we imagine than the security of knowing that our moms and our children can get the care they need to be healthy?

Just ask **Nicole, from Lawrence, Kansas**, who was struggling to pay the co-pays for her six-month-old baby’s vaccinations because those visits were adding a lot to their medical expenses. Now, thanks to the ACA, preventive health services like vaccinations must be covered without co-pays and Nicole and her husband no longer have to worry about how her family will afford the health services they need to stay healthy.

Or **Jessica, from Pennsylvania**, an uninsured pregnant woman. She was denied coverage by her partner’s provider because pregnancy is still considered a pre-existing condition. At week 33, she was finally able to get temporary Medicaid coverage, but was unable to get prenatal care through most of her pregnancy. Jessica says “It has been stressful navigating these waters, and I hope 2014 does bring about real change for women in this situation.”

If we keep the ACA on track, Jessica’s hopes for health care to keep getting better for moms will be realized: starting in 2014 insurers will no longer be able to deny coverage to pregnant women because of their “pre-existing condition,” and all new plans will be required to include maternity care.

Millions of families are already benefitting from the law and millions more will gain protections and access to services between now and 2014 and beyond! This is the **TRUE, incredible story** of how the ACA is making real differences in the lives of women and our families. Like any good story, it needs to be told. Share our Countdown to Coverage checklist and website with a woman in your life, because we ALL have something to gain from the Affordable Care Act.

Thanks to Mom’s Rising for sharing Nicole’s story!

www.countdowntocoverage.org