



Health Care Reform is helping
YOUNG WOMEN
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 big changes to our health care system so that we can get the services we need to stay healthy throughout our lives, no matter what our income. The ACA is helping ensure women have the:

- 🕒 **Preventive** care services we need to stay healthy, like contraception, 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 people 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.

All women, at all ages, deserve access to quality **affordable care we need to take care of ourselves and our families.**

Health care reform is already providing Young Women with benefits!

- ☑ A young woman can now stay on her family's health insurance policy until she turns 26. She can be living on her own or be married, and still be covered.
 - This has already helped 3.1 million young adults gain health insurance!
- ☑ A young woman's health care plan must include the following with no co-pay:
 - Cervical Cancer screening
 - Folic Acid supplements
 - Gonorrhea screening
 - Chlamydia Infection screening
 - Tobacco Use interventions
 - Syphilis screening
- ☑ A young woman has easier access to an in-network OB/GYN. She no longer needs a referral for this care.
- ☑ Starting in August 2012, all new private insurance plans must cover key preventive services with no co-pays or additional costs. This includes:
 - Contraception and contraceptive counseling
 - This includes the Pill, Nuvaring, diaphragm & tubal ligations.
 - HIV screening and counseling
 - An annual well-woman visit
 - Gestational diabetes screening
 - Breastfeeding support, supplies, and counseling
 - Intimate partner violence screening and counseling

Health care reform also protects you from Insurance Company abuses.

- ☑ Insurance companies can no longer cancel your policy just because you become sick or get a disease.
- ☑ Insurance companies cannot deny your children health care coverage, simply because they have a pre-existing condition.
- ☑ Insurance companies can no longer limit the amount of medical care it will cover in your lifetime.
- ☑ Insurance companies cannot charge you more for health insurance just because of your gender, starting 2014.
- ☑ Insurance companies must give you a rebate if they spend less than 80% of your premium dollars on actual medical care.

While young women are already experiencing the benefits and protections of health care reform, there are still certain parts of health care reform that have yet to come!

Parts of Health Care Reform still to come in 2014!

Starting in Jan 2014, each state will have a **Health Benefit Exchange**, a health insurance “supermarket” where individuals, families and small businesses can get quality health care plans at an affordable price.

- ☑ Young women who don’t get health benefits through their job will be able to get affordable health insurance in the Exchange.
- ☑ Individuals who make up to about \$42,000 will get federal subsidies which can be used towards buying plans in the Exchange.
- ☑ Young women who work for small businesses will be more likely to get health coverage through their jobs. Small businesses will get tax credits if they offer their employees affordable coverage through the Exchange.
- ☑ Young adults with incomes up to about \$15,000 may qualify for free or very low-cost coverage under Medicaid expansions.

Wondering how the ACA can help you? Use the Young Invincible’s online tool to help you find the health care coverage you need: <http://www.gettingcovered.org/Toolkit/>

This is the **TRUE**, work in progress, **incredible story** of making real differences for the lives of women and their families. And like any good story, it needs to be told. As we continue to countdown to coverage together, share our website or a benefit from our Countdown to Coverage checklist with a woman in your life, because we **ALL** have something to gain with the Affordable Care Act.