



The Affordable Care Act is helping women get **AFFORDABLE PREVENTIVE** health care

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

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 health care law ensures women have:

- ✓ **Preventive** care we need to stay healthy, like contraception and intimate partner violence screenings, 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.

Insurance plans are now required to **cover key preventive health services for women without additional costs, like co-pays**. Thanks to the ACA, **29.7 million women are eligible to** receive expanded preventive services coverage, giving them new access to affordable preventive health care.

All insurance plans are now required to cover these important preventive women's health services without copays

- ✓ **Comprehensive contraceptive care.** The full range of Food and Drug Administration approved contraceptive methods, including pills, the ring, the patch, the shot, IUDs and tubal ligations, as well as patient education and counseling.
- ✓ **Screening and counseling for intimate partner violence.** Screening and counseling for women and adolescents about current and past violence and abuse so that providers can address health concerns about safety and other health problems that may be associated with interpersonal and domestic violence.
- ✓ **Screening for gestational diabetes.** Screening pregnant women for gestational diabetes, a form of the disease which develops during pregnancy and occurs more often among women of color. Gestational diabetes increases a woman's risk of developing other forms of the disease in the future as well as her child's risk of being overweight and insulin resistant.
- ✓ **Breastfeeding counseling and equipment.** Making trained breastfeeding counselors available to all women during pregnancy and after they give birth and making

breastfeeding equipment available to those who want it.

- ✓ **Screening for sexually transmitted infections (STIs).** Counseling all sexually active women on STIs annually; screening all sexually active women for HIV infection annually; and adding a test for high-risk human papillomavirus (HPV) – an infection that can cause cervical cancer -- to conventional cervical cancer screening for women starting at age 30 and continuing every three years. These recommendations for counseling and screening are critical at time when more and more women are becoming infected by risk behaviors of their partners that the women may not know about.
- ✓ **Well-woman preventive care visits.** Conducting at least one well-woman preventive care visit for adult women each year so that women can get the recommended preventive services.

The internationally respected experts at the Institute of Medicine studied the full scope of evidence and recommended that covering these preventive services without imposing cost barriers would significantly improve women’s health. They recognized that **women have particular health needs** and that making sure women can get the care we need will affect the overall well-being of our families and communities: “The inclusion of evidence-based screenings, counseling and procedures that address women’s greater need for services over the course of a lifetime may have **a profound impact for individuals and the nation as a whole.**”

Based on these expert conclusions, the law is making health care more affordable for women and our families care by requiring insurance companies to cover women’s preventive health services **without additional charges, like co-pays and deductibles.** This is a powerful tool for improving the health of all women. Co-pays have been a major barrier, preventing us from getting the care we need - more than half of women have delayed or avoided preventive care because of its cost!

But thanks to the ACA, an additional 24.4 million prescriptions for oral contraceptives were dispensed with no co-pays in 2013 compared to 2012, translating to **an estimated \$483.3 million reduction in out-of-pocket spending by women.** Unfortunately in 2014, the U.S. Supreme Court granted certain for-profit employers religious protections that give them the right to deny contraceptive coverage to their employees. It is still unclear how the Court’s ruling will be applied to women who work for these employers, but what is clear that this decision flies in the face of common sense – you know health care decisions should be made by a woman and her health care provider, not by her boss.

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 this checklist and website with a woman in your life, because we ALL have something to gain from the Affordable Care Act.