

What MOMS Have to Lose from Trumpcare/Ryancare



President Trump, Speaker Paul Ryan and the Republicans in the House have taken the first major step toward undoing the major advances for women’s health that we won with the Affordable Care Act (ACA). Mothers and our families have a lot to lose if the ACA repeal bill is approved by the Senate.

Here’s what MOMS have to LOSE:

- **Guaranteed coverage for maternity and newborn care.** States could allow insurance companies to drop coverage for maternity care and other Essential Health Benefits.
- **Protection against being charged more for health insurance because you gave birth through a C-section.** States could allow insurance companies to once again charge us more if we have what they decide are “pre-existing conditions” (such as breast cancer, diabetes or even having been a victim of sexual assault), and if we are applying for coverage after a gap of just eight weeks.
- **Guaranteed coverage for mental health care, including treatment for post-partum depression.** States could allow insurance companies to drop mental health care, an Essential Health Benefit, from their plans.
- **Guaranteed coverage for hospitalizations, doctor visits and prescription drugs for you and your family.** All of these are Essential Health Benefits that must be covered under the ACA, but that states will be able to let insurance companies drop if the bill becomes law.

- **Free women’s preventive services to help you stay healthy and in charge of your family, such as an annual well-woman exam.** Preventive care is one of the Essential Health Benefits that states could let insurance companies cut from their coverage.
- **Not having to worry that if your child has a serious illness he or she won’t be able to afford coverage in the future.** Parents of a child born with a congenital heart problem, like Jimmy Kimmel’s son, might face exorbitant health insurance rates and/or be unable to find a plan that covers the child’s medical needs. States can allow insurance companies to charge people with pre-existing conditions exorbitant rates.
- **No limits on how much your insurance will pay to treat an illness.** The GOP health care bill could let insurance companies go back to setting limits on how much they will pay for your treatment in a year or in your lifetime.
- **Free or low-cost health coverage through expanded Medicaid programs for low-income individuals and families.** The bill cuts dramatically cuts federal funding of Medicaid, putting millions of moms at risk of becoming uninsured again.
- **Being able to get Pap tests, contraception or STI screenings at Planned Parenthood if you are on Medicaid.** The bill will ban Medicaid payments to Planned Parenthood for one year, affecting over a million women.
- **Being able to buy health insurance you can actually afford on your own if you leave your job, get divorced or become widowed.** The Republican bill cuts financial assistance for people buying insurance through federal or state marketplaces.

What one New York Mom has to say:



“The Affordable Care Act has been so helpful to my family. All of my wellness visits for pre-natal care are covered with nothing out of pocket... There’s a ton of appointments I have to go to. For my daughter and son -- when he’s born -- all their [routine] pediatrician visits are completely covered with nothing out of pocket for me and my husband, which is huge.”

“If this [pregnancy] becomes a pre-existing condition and for some reason I have a gap in my health insurance, they could use that as an excuse to make my premiums prohibitively expensive so that I can’t afford it.”

--- 40-year-old Allison Hooban, mother of a 4-year-old girl who is pregnant with a son. She spoke at May 7 press conference with U.S. Senator Kirsten Gillibrand of New York

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