

# AFFORDABLE CARE ACT

March 2014

## HOW THE HEALTH CARE LAW BENEFITS WOMEN

- **Ensures being a woman can no longer be treated as a “pre-existing condition” by insurers**, with insurers now banned from denying coverage for “pre-existing conditions.” Previously, many women were denied coverage or charged more for such “pre-existing conditions” as breast cancer, pregnancy, having had a C-section, or having been a victim of domestic violence.
- **Ends the practice of “gender rating,” charging women higher premiums than men for the same coverage, which was commonly used by insurers.** According to one study, the women buying their insurance in the individual market had been paying up to 48% more in premium costs than men.
- **Bans insurance companies from dropping women when they get sick or become pregnant.**
- **Ensures that millions of the women purchasing insurance in the individual market will for the first time have access to coverage for maternity services.**
- **Provides greater access to affordable health coverage for women**, with an estimated 18.6 million uninsured women now having new opportunities for coverage through the Health Insurance Marketplaces.
- **For nearly 30 million women with private health insurance, ensures guaranteed free coverage of key preventive health services**, such as mammograms, cervical cancer screenings, and immunizations.
- **Provides that this free coverage also includes more comprehensive women’s preventive services**, such as well-woman visits, breastfeeding support and supplies, and gestational diabetes screening.
- **Improves the care of millions of older women with chronic conditions**, by providing incentives under Medicare for more coordinated care.