



HOW HEALTH REFORM HELPS WOMEN

Ending Insurance Discrimination (2014)

- Stops insurance premium discrimination against women – aka gender rating
 - Bans insurance companies from charging women higher premiums
 - Than men for the same coverage
 - 40 yr old women are charged 4%-48% more than 40 yr old men w/ same health status
- Ends discrimination based on pre-existing conditions
 - Prohibits ins. co charging higher rates to victims of domestic violence, or women who have had c-sections
 - Or refusing to cover them all together
 - Because domestic violence and previous c-sections are considered pre-existing conditions

Covering Women's Health Services

- Requires women's screenings and preventive care (6 months after enactment)
 - Including annual mammograms for women under 50
 - To be provided at no additional cost
- Requires maternity services to be a part of essential benefits package (2014)
 - That all employer plans and gateway plans must have

Choice of Providers

- Allows women to go to visit their choice of essential community providers
 - Which includes women's health clinics (2014)
- Allows OB/GYNs to be the center of a medical home supported by community health teams

Codifies Offices of Women's Health Throughout Dept. of Health and Human Services

- Ensures unique needs of women are taken into account and being met through federal governments
- From basic research conducted at the National Institutes of Health
- To public education and awareness campaigns run by the Centers for Disease Control and Prevention.