



# RESPONSIBLE REFORM FOR THE MIDDLE CLASS

## How Health Insurance Reform Will Help Women

### Lowering Costs for American Families

#### ✓ Preventive Care for Better Health

- One in five women over the age of 50 nationwide has not received a mammogram in the past two years. Maternity benefits are often not provided in health plans in the individual insurance market. By ensuring coverage of prevention and basic health services, including maternity benefits, reform will create a system that provides health care and not just sick care.

#### ✓ Insurance Industry Reforms that Save You Money

- Senate health insurance reform will place a cap on what insurance companies can force you to pay in out of pocket expenses, co-pays and deductibles. Over half of women report delaying needed care because of cost and one-third of women were forced to make a difficult tradeoff such as giving up basic necessities in order to get health care.

### Protecting Choices for American Families

#### ✓ One-Stop Shopping - Putting Families in Charge

- Women are often the decision-makers when it comes to health care for their families. Health reform will create a health insurance exchange so you can easily compare prices, benefits and performance of health plans and decide which quality affordable option is right for you and your family. With health insurance reform, you will have increased choices and increased competition that holds private insurers accountable. It's your choice.

#### ✓ Insurance Security

- Less than half of women have the option of obtaining health insurance through a job. By creating a health insurance exchange, health reform will guarantee that you will always have choices of quality, affordable health insurance if you lose your job, switch jobs, move or get sick.

#### ✓ Strengthening the Employer System of Health Care

- Sixty million women currently have health insurance through an employer. Health reform will build upon the strong foundation of employer-based health insurance: if you like what you have, you can keep it.

### Assuring Stable, Secure Health Care for Women and American Families

#### ✓ Ending Discrimination for Gender or Pre-Existing Conditions

- Right now, a healthy 22 year old woman can be charged premiums 150% higher than a 22 year old man. Health reform will end discrimination that charges you more because of your gender and it prevents any insurance company from denying coverage based on a person's medical history.

#### ✓ Quality Care for American Children

- Health reform will require every insurance company to provide quality coverage for America's kids. By ensuring coverage for dental and eye care, American families will have increased peace of mind and our children will be healthier.