



How The Patient Protection and Affordable Care Act Will Help Women

Lower Costs for American Families

- ✓ **Insurance Industry Reforms that Save Women Money**
 - 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. The *Patient Protection and Affordable Care Act* will put a cap on what insurance companies can force women to pay in out-of-pocket expenses, such as co-pays and deductibles, eliminate lifetime limits on how much insurance companies cover if a woman gets sick, and restrict the use of annual limits.
- ✓ **Premium Relief**
 - The *Patient Protection and Affordable Care Act* will require premium rate reviews to track any arbitrary premium increases and will crack down on excessive insurance overhead by applying standards on how much insurance companies can spend on non-medical costs, such as bureaucracy and advertising. It will also provide premium assistance for those who need it.

Greater Choices for American Families

- ✓ **Insurance Security**
 - Less than half of women have the option of obtaining health insurance through a job. By creating a health insurance Exchange, the *Patient Protection and Affordable Care Act* will guarantee that women always have choices of quality, affordable health insurance if they lose their jobs, switch jobs, move or get sick.
- ✓ **More Affordable Choices**
 - The *Patient Protection and Affordable Care Act* will create a health insurance Exchange that will provide women with a variety of choices, including private plans and a public option to foster competition and increase choice.
- ✓ **One-Stop Shopping - Putting Families in Charge**
 - Women are often the decision-makers when it comes to health care for their families. The health insurance Exchange will provide standardized, easy-to-understand information on different health insurance plans so women can easily compare prices, benefits and performance of health plans and decide which quality affordable option is right for themselves and their families.

Quality, Affordable 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 percent higher than a 22-year-old man. The *Patient Protection and Affordable Care Act* will end this gender discrimination and prevent any insurance company from denying coverage based on medical history. Within a year of enactment, women who have health problems, but who lack access to health insurance, will be able to purchase a plan that protects them from medical bankruptcy.
- ✓ **Preventive Care for Better Health**
 - Maternity benefits are often not provided in health plans in the individual insurance market, even though a \$1 investment in prenatal care for a woman with diabetes generates \$5 in savings from reduced complications. By ensuring coverage of prevention and basic health services, including maternity benefits, the *Patient Protection and Affordable Care Act* will create a system that encourages innovations in health care to prevent illness and disease before women require more costly treatment.
- ✓ **Quality Care for American Children**
 - The *Patient Protection and Affordable Care Act* will require every insurance company to provide quality coverage for America's kids. By ensuring coverage for well-child, dental and eye care services, American families will have increased peace of mind and children will be healthier.