AFFORDABLE CARE ACT

HOW THE HEALTH CARE LAW BENEFITS WOMEN

- **Bans insurance companies from dropping women when they get sick or become pregnant.**

- **Improves the care of millions of older women with chronic conditions,** by providing incentives under Medicare for more coordinated care.

- **For 47 million women with private health insurance, ensures guaranteed free coverage of a range of preventive health services.**

- **Provides that this free coverage, beginning last summer, now includes more comprehensive women's preventive services,** such as well-woman visits, breastfeeding support and supplies, and gestational diabetes screening.

- **Ensures being a woman will no longer be treated as a "pre-existing condition,"** with insurance companies banned from denying coverage for "pre-existing conditions," beginning in 2014. Currently, many women are denied coverage or charged more for such "pre-existing conditions" as breast or cervical cancer, pregnancy, having had a C-section, or having been a victim of domestic violence.

- **Ends the common practice of "gender rating," charging women higher premiums than men for the same coverage,** beginning in 2014. According to one study, the women buying their insurance in the individual market today pay up to 48% more in premium costs than men.

- **Provides greater access to affordable health coverage for women,** with the establishment of Health Insurance Marketplaces for the millions who do not have affordable health insurance through an employer, beginning in 2014. Currently, less than half of America's women can obtain affordable insurance through a job.