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Affordable Care Act: ★ The Basics ★

10 Reasons Why Wisconsin Women Gain With the New Health Care Law

- 1. Essential Health Benefits.** All new insurance plans are required to cover an established package of “essential health benefits”. Many of the required services—such as maternity care, prescription drugs, and mental health services—are particularly important for women.
- 2. Pre-existing Condition Protection.** The new health care law prohibits denials of coverage based on pre-existing conditions. Starting September 2010, sick children cannot be turned down for coverage because of their condition. Starting in 2014, health plans won’t be allowed to deny or exclude anyone or charge more for a pre-existing condition including a disability.
- 3. Consumer Protection.** Starting as early as 2010, insurance companies won’t be able to drop you when you get sick just because you made a mistake on your coverage application. In addition, due to a ban on gender ratings, insurance companies will not be allowed to charge more for women.
- 4. Covered Preventive Care.** All new insurance plans are required to cover preventive health care and screenings—such as pap smears and mammograms—without charging co-payments.
- 5. Healthy Investments.** The new health care law provides funds for much needed investments in women’s health including sex education, tobacco cessation for pregnant women, a new long-term care insurance program, community health centers, home nurse visitation programs and increased protection for breastfeeding mothers.
- 6. Better Access to Care.** Starting in 2014, pregnancy and newborn care, along with vision and dental coverage for children, will be covered in all insurance plans offered in the new Health Insurance Exchange. The Exchange will be a new marketplace where individuals and small businesses can buy affordable insurance plans. This will allow you to compare competing plans and choose one that best meets your needs and budget.
- 7. Affordable Care.** 94% of all uninsured women of reproductive age will qualify for either Medicaid or federal subsidies to help them buy insurance. In addition, it will be easier for small businesses to provide coverage to workers and pay more affordable premiums.
- 8. Young Adult Coverage.** Starting September 2010, insurers will be required to allow all dependents to remain on their parents’ plan until age 26. The only exception is if the child can get insurance through his or her own employer.
- 9. No More Lifetime Limits.** The new health care law clamps down on insurance company abuses so people can get the care they need without worrying about when they’ll hit their “maximum” limit of coverage.
- 10. More Regulation.** To ensure consumers are protected from unjust premium increases, the new health care law encourages transparency on what insurers are charging and when they’re raising rates. In addition, insurers will be required to use 85% of premiums collected for medical care rather than administrative costs.

For more reasons and for a more comprehensive Affordable Care Act 101 Guide, visit www.raisingwiwomensvoices.org.



Wisconsin Alliance for
Women's Health
www.supportwomenshealth.com



**RAISING
WOMEN'S
VOICES**
for the health
care we need

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4 Steps to Getting the Health Care You Need and Deserve Now!

1.

Step 1: Visit HealthFinder.Gov



HealthFinder.Gov is a website where you will find information and tools to help you and those you care about stay healthy.

2.

Step 2: Access Health Care

ACCESS (access.wisconsin.gov)

ACCESS is a quick and easy way for people in Wisconsin to get answers to questions about health and nutrition programs.

Wisconsin High Risk Sharing Plan (HIRSP) (www.hirsp.org)

HIRSP offers health insurance to Wisconsin residents who either are unable to find adequate health insurance coverage in the private market due to their medical conditions or who have lost their employer-sponsored group health insurance.

BadgerCare Plus (www.dhs.wisconsin.gov/badgercareplus)

BadgerCare Plus provides health insurance to children under age 19, pregnant women, parents and relatives caring for a child, parents with children in foster care, young adults leaving foster care, farmers and other self-employed parents.

3.

Step 3: Learn More About the Affordable Care Act

Wisconsin Office on Health Care Reform

www.healthcarereform.wisconsin.gov



National HealthCare.Gov

www.healthcare.gov

HealthCare.gov

National Women's Law Center

www.nwlc.org

Raising Women's Voices

www.raisingwomensvoices.net

Stand Up for Health Care

www.standupforhealthcare.org

4.

Step 4: Spread the Word!

Help others learn how the Affordable Care Act can help them. Share this resource and direct them to other helpful tools so they too can take advantage of the new health care law.



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