

# PROTECT OUR CARE

## ACA At 10: Women's Coverage

The ACA nearly [cut the women's uninsured rate in half](#) while increasing access to critical health care services and improving health outcomes across the board.

### **Thanks To The ACA:**

**68 Million Women With Pre-Existing Conditions Cannot Be Charged More Or Denied Coverage.** Prior to the ACA, [conditions](#) like asthma, diabetes, and even pregnancy were grounds for insurance companies to charge more or deny coverage altogether. Additionally, insurance companies could impose [annual and lifetime limits](#) on coverage, which further eroded access to care for the sickest patients.

**Women Cannot Be Charged More Than Men For The Same Coverage.** Prior to the ACA, women were often charged premiums on the nongroup market of [up to 50 percent higher](#) than men for the same coverage. Without the ACA, women would also lose guaranteed coverage of birth control and other preventive care services. Before the ACA, [1 in 5 women](#) reported postponing or going without preventive care due to cost.

**More Than 60 million People Have Access To Birth Control With No Out-Of-Pocket Fees.** The ACA guarantees that private health plans cover [18 methods](#) of contraception and make them available to [62.4 million](#) patients with no out-of-pocket costs. More than 99 percent of sexually-active women have used contraceptives at some point in their lifetimes, and approximately [60 percent](#) of women of reproductive age currently use at least one birth control method. In addition to increasing access to this essential treatment, this ACA provision has saved money for women and their families: women saved \$1.4 billion on birth control pills alone in 2013.

**Women Can No Longer Face Discrimination In Health Care Settings.** [Section 1557](#) of the ACA prohibits discrimination the basis of race, color, national origin, sex, age, or disability by any health program or activity receiving federal assistance. It also prohibits these types of discrimination in health programs and activities administered by HHS as well as the ACA marketplaces.

**Nursing Parents Gained Breastfeeding Support And Critical Workplace Protections.** The Affordable Care Act [requires](#) insurance companies to cover breastfeeding support and counseling as well as breast pumps without cost-sharing for pregnant and nursing women.

### **Research Confirms The ACA Expanded Coverage, Improved Health For Women:**

**The Number Of Uninsured Women In The U.S. Had Fallen By Nearly Half In 2016.** "By 2016, the number of working-age women (ages 19–64) lacking health insurance had fallen by almost half since 2010, from 19 million to 11 million, or from 20 percent to 11 percent of this population. Women with low incomes have made particularly large gains: uninsured rates for those with

# PROTECT OUR CARE

incomes below 200 percent of the federal poverty level (\$23,760 for an individual or \$48,600 for a family of four), fell from 34 percent in 2010 to 18 percent in 2016. The findings are similar for low-income women of all races and ethnicities.” [Commonwealth Fund, [1/10/17](#)]

**Medicaid Expansion Fills Gaps In Maternal Health Coverage Leading To Healthier Mothers And Babies.** “New research shows states that expand Medicaid improve the health of women of childbearing age: increasing access to preventive care, reducing adverse health outcomes before, during and after pregnancies, and reducing maternal mortality rates. While more must be done, Medicaid expansion is an important means of addressing persistent racial disparities in maternal health and maternal mortality. The uninsured rate for women of childbearing age is nearly twice as high in states that have not expanded Medicaid compared to those that have expanded Medicaid (16 percent v. 9 percent).” [Georgetown University Center for Children and Families, [May 2019](#)]

**Medicaid Expansion Improves Access To Family Planning.** “Among 1,166 reproductive-age women who enrolled in the Healthy Michigan Plan, Michigan’s expansion of the Medicaid program for low-income adults, 1 in 3 said the expanded coverage improved access to birth control and family planning services...’Our findings suggest that the expansion provided an important service for populations with a high unmet need for family planning care,’ says lead author Michelle Moniz, M.D., M.Sc., an assistant professor of obstetrics and gynecology at Michigan Medicine. ‘Insurance coverage also means that women have access to more options if they do not want to become pregnant at the current time.’...Each dollar spent on contraception is estimated to save the health care system more than \$7 in return, according to a recent study from the Guttmacher Institute. About 40 to 50 percent of the 4 million live births in the U.S. every year are paid for by Medicaid.” [University of Michigan, [8/31/18](#)]

**Black Women Were More Likely To Receive Care Because Of The ACA.** “There has been an increase in the share of black women with a ‘usual source of care’—meaning a particular doctor’s office, clinic, or health center. In 2010, 83 percent of black women had a usual source of care. By 2014, the share had risen to 88.1 percent. Furthermore, black women have experienced a reduction among those who delayed or went without care due to cost. In 2010, 18.6 percent of black women ‘who had to delay or forgo care because of cost’; by 2014, only 15.1 percent of black women did so.” [Center for American Progress, [2/28/17](#)]

## **If The ACA Is Overturned, Key Protections For Women Would Be Ripped Away Overnight:**

- **GONE:** Insurance companies will be able to charge women 50 percent more than men.
- **GONE:** Contraception coverage for 60 million people who now have access to birth control with no out-of-pocket costs.
- **GONE:** A ban on discrimination for women, LGBTQ Americans, and individuals with disabilities in health care settings.
- **GONE:** Essential protections for breastfeeding parents, including workplace standards and access to breast pumps with no out-of-pocket costs.