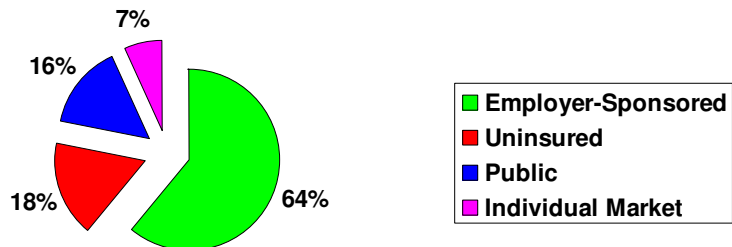


The New Health Reform Law: What does it mean for Women

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How Do Women Currently Get Their Health Coverage?

Women's Health Insurance Coverage (18-64), 2008



Source: U.S. Census Bureau, Current Population Survey's 2009 Annual and Social Economic Supplement



It is Difficult for Women to Find Affordable, Health Insurance

- 45% of women were underinsured or uninsured for a period of time in the past year.
- Challenges with Employer Coverage:
 - Women are less likely to be employed full-time than men (52% vs. 73%) and thus less likely to be eligible for employer-sponsored health insurance themselves.
 - Small businesses that do not offer health benefits are more likely to have a larger proportion of female workers.
- Greater Insurance Instability: Women face greater insurance instability than men because they are more likely to be covered as a dependent - leaving women vulnerable to losing coverage if they leave their marriage, or if the spouse loses their job or transitions onto Medicare.
- Paid less



Women Face Harmful and Discriminatory Insurance Industry Practices

“Medical Underwriting” = Insurance companies decide...

- 1) Whether To Offer Coverage. Applicants can be rejected due to...
 - Health status or history
 - Prior C-section
 - Status as domestic violence survivor (8 states & DC)
- 2) Which Health Services To Cover.
 - Most policies in the individual market do not cover maternity care; many also exclude or limit coverage for Rx or mental health care
- 3) What Premium to Charge.
 - Gender - Women often face higher premiums than men.
 - Age
 - Health status



Health care services women need often inadequately covered by insurance

- Maternity
- Prescription drugs
- Contraceptive coverage
- Mental health coverage
- Preventive care



What are some of the changes in health reform that will impact women?

- **Holding Insurers Accountable: Insurance Market Reforms**
- **“Exchanges” - new place to buy coverage**
- **Affordability: Subsidized Health Insurance**
- **Comprehensive Benefits**
- **Banning Sex Discrimination in Health Care**



Insurance Market Reforms

- **Guaranteed Issue + explicit prohibition on denying coverage to survivors of domestic violence**
- **No pre-existing condition exclusions**
- **No lifetime or annual benefit caps**
- **Young adults can stay on parent’s plan to age 26**
- **Premiums:**
 - **Can NOT be based on**
 - Gender (individuals, small groups),
 - health status,
 - **Can be based on**
 - Age (limit: 3:1)
 - Smoking (limit: 1.5:1)
 - Geography



Exchanges: New Place to Shop for Coverage

- **Strengthening & expanding employer coverage will help many women, but other options are needed for:**
 - Part-timers
 - Self-employed
 - Women who lose employer coverage due to life change
 - Unemployed
- **Health Insurance “Exchange” (i.e. shopping place)**
 - Plans will offer standard, comprehensive benefits
 - Simplified plan options – differ based on cost sharing

Affordability

Medicaid Expansion & Improvements

- **Medicaid expanded to low-income uninsured to 133% FPL (~\$21,000 family of 3)**
- **States can expand Medicaid coverage for Family Planning Services**
- **Medicaid Reimbursement improved for Primary Care Providers**
- **Medicaid will now cover Freestanding birth centers**

Affordability (cont)

- **Sliding Scale Subsidies to 400% FPL (about \$88,000 for a family of 4)**
 - **premiums (as percent of income)**
 - **out-of-pocket costs**
- **Annual caps on out-of-pocket health spending (sliding scale)**
- **Close the Medicare “donut hole”**



Comprehensive Benefits

- **Minimum Covered Benefits:** Plans for individuals and small business required to cover broad categories of services (ie: inpatient, maternity, prescription drugs and mental health services)
 - details to be set by the Secretary of HHS
 - but see abortion...
- **Preventive Care:** Eliminate cost-sharing for services recommended by the USPSTF, so copayments and deductibles are not a barrier to care-
 - Sen. Mikulski Women’s Health Amendment - HRSA to develop recommendations for women’s preventive health services.



Additional Resources on Women and Health Reform...

Visit our website www.nwlc.org/reformmatters to stay informed & take action!

Contact us at reformmatters@nwlc.org with questions or for technical assistance.

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