

The Affordable Care Act: Improving Women's Health in Minnesota for Years to Come

The Affordable Care Act (ACA) is the greatest advance for women's health in a generation. It will ensure that women in Minnesota have access to the comprehensive quality health care they need and deserve. Once implemented in Minnesota, the ACA's key tenant – the health insurance exchange marketplace – will serve 1.3 million Minnesotans. Under the law, thousands of women in Minnesota will have expanded access to health care services with no out-of-pocket costs.

- Once fully implemented, the ACA will ensure that the 9% of Minnesotans who are uninsured – or nearly 500,000 people – will have access to the health care they need. ¹
- 900,000 Minnesota women, and 47 million women nation-wide, will gain access to preventive health services – like prenatal care, breast-feeding support and family planning – without co-pays as health care reform is implemented over the coming years. ²
- These life-saving health services include well-woman visits (annual exams), birth control, STI testing and treatment, screening and counseling for domestic violence, prenatal care, lactation consultation and supplies, and diabetes and blood pressure screening and counseling.

Thanks to the Affordable Care Act . . .

Women will have improved access to birth control

Under the ACA, birth control and contraceptive counseling will be covered by premiums with no out-of-pocket costs.³ This is significant because the average woman spends between \$15 and \$50 a month on co-pays for birth control pills –\$180 to \$600 every year.⁴ Studies have shown that even moderate co-pays keep women from actively obtaining preventive services.⁵ A 2010 report by the Commonwealth Fund found that an estimated 45 million women postponed or avoided necessary care – like filling a prescription – because of the cost.⁶ For women, birth control isn't a political issue – its basic health care and an economic concern.

Insurance companies will no longer be able to discriminate against women

Until now, insurance companies were allowed to charge women more for health coverage simply because they were women – or even deny women health coverage for a pre-existing condition like breast cancer or having been the victim of domestic violence. The Affordable Care Act changes that. From Jan. 1, 2014, women cannot be denied coverage, or limited benefits because of pre-existing conditions.⁷ And, insurers will be prohibited from charging women more for health insurance coverage than men.



Mothers and pregnant women will have improved access to care and families will be protected

New health care plans will now be required to offer maternity coverage including screenings for gestational diabetes, and breast-feeding support, supplies, and counseling with no co-pays. Children and teenagers up to the age of 18 with pre-existing conditions cannot be denied coverage.⁸ In addition, insurance companies will not be able to drop a family's insurance coverage if a member of the family becomes sick.⁹ Nor will they be able to impose annual or lifetime limits on the amount of insurance coverage they provide.¹⁰

Young women will have improved access to health care

The Commonwealth Fund report found that in 2010, 41 percent of women ages 19 to 29 were uninsured, compared with 30 percent of women ages 30 to 49, and 19 percent of women ages 50 to 64.¹¹ According to the Centers for Disease Control and Health, in 2011 28 percent of uninsured young adults aged 19-25 delayed or did not get necessary medical care because of costs, significantly more than those with public coverage and private health insurance.¹² The new health care law ensures that dependents under age 26 can receive affordable health care coverage through their parents' insurance plans.¹³



About Planned Parenthood Minnesota, North Dakota, South Dakota

For more than 85 years, Planned Parenthood Minnesota, North Dakota, South Dakota has worked in our region to make sure all people have the information and the means to make free and responsible decisions about whether and when to have children. Planned Parenthood operates 20 clinics in Minnesota and South Dakota and an Online Health Center, providing quality and affordable family planning, reproductive health care services to 67,000 women and men each year and sexuality education to nearly 32,000 youth and adults each year. Visit us on the web at www.ppmns.org.

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