

# Congressional Connection



CONGRESSWOMAN  
CAROLYN CHEEKS KILPATRICK

## WORKING FOR WOMEN



Women often face higher health care costs than men and many other barriers to obtaining health insurance. Therefore, America's women have the most to gain from health insurance reform. The new law increases:

- **Accessibility** by making discrimination based on gender, age, salary, and pre-existing conditions illegal.
- **Affordability** by creating a new competitive health insurance market and reducing premiums and out-of-pocket costs.
- **Responsibility** by putting families and small business owners—not insurance companies—in control of their health care.
- **Accountability** by holding insurance companies responsible for keeping premiums down and preventing denials of care and coverage.

Source: Office of Speaker Nancy Pelosi

## Health Care Reform: A Guide for Women

### How the New Law Helps Women

*Health insurance reform ends discrimination, lowers costs, and expands access to health care.*

Now that Health Care Reform has become law, what does that mean for you? The new law includes provisions that will improve your access to quality health care in several ways.

**Ends Discrimination based on Gender and Pre-Existing Conditions.** When reforms are fully implemented in 2014, health insurance reform will make it illegal for insurance companies to use “gender rating”—charging women more than men for the same coverage. Charging women higher premiums or denying them coverage for such “pre-existing conditions” as pregnancy, having had a C-section, or being a victim of domestic violence will also be against the law. Beginning this year, an interim high-risk pool will provide those who are currently uninsured because of a pre-existing condition with access to affordable coverage.

**Provides Maternity Coverage.** Health insurance reform includes coverage of maternity services in the essential benefits package in the new Health Insurance Exchanges.

**Expands Access.** Currently, less than half of America's women can obtain affordable health insurance through a job, partly because more women tend to work for smaller businesses and/or part-time. The law creates new Health Insurance Exchanges, or competitive marketplaces, for the millions who do not have health insurance through their employers. The Exchanges will give America's women new insurance security—guaranteeing choice of quality, affordable



insurance (at rates large groups get) if they lose their job, switch jobs, move or get sick. Premium assistance will be provided to those with incomes up to 400% of poverty.

**Makes Health Care Affordable.** Women more often face unaffordable out of pocket costs and preventive services. Reform reins in exploding premiums, expands access to affordable health insurance to all Americans, provides premium assistance for those who need it, bans insurance companies from imposing lifetime caps, and tightly restricts their use of annual caps on coverage. It eliminates all co-pays for preventive services, both under Medicare and private plans.

**Improves Employer-Provided Coverage.** The new law stabilizes and strengthens our current employer-provided health insurance system, including increasing competition for better prices. The Congressional Budget Office estimates, that under reform, there will be nine million more Americans in employer provided coverage by 2019.

Source: Office of Speaker Nancy Pelosi

## Provisions That Provide Immediate Help

Some aspects of the new law will provide women and their families with immediate help.

The new law includes several key provisions that will provide immediate benefits and assistance to our nation's women and families:

**Gives Immediate Help to the Uninsured:** The law provides immediate access to insurance for Americans who are uninsured because of a pre-existing condition through a temporary high-risk pool. *(Effective 90 days after enactment)*

**Ends Recessions:** The law bans health plans from dropping people from coverage when they get sick. *(Effective six months after enactment)*

**Prevents Discrimination against Children with Pre-Existing Conditions:** The law prohibits health plans from denying coverage to children with pre-existing conditions. *(Effective six months after enactment; beginning in 2014, this prohibition would apply to all persons.)*

**Extends Coverage for Young People until 26:** The law requires health plans to allow young people to remain on their parents' insurance up to their 26th birthday. *(Effective six months after enactment)*

**Offers Free Preventive Care under New Plans:** The law requires new private plans to cover preventive services with no co-payments and with preventive services being exempt from deductibles. *(Effective six months after enactment)*

**Bans Lifetime Limits on Coverage:** The law prohibits plans from placing lifetime caps on coverage. *(Effective six months after enactment.)*

**Establishes Consumer Information Offices:** The law provides aid to states for establishing offices of health consumer assistance to help individuals file complaints and appeals. *(Effective 6 months after enactment)*

**Provides Free Preventive Care Under Medicare:** The law eliminates co-payments for preventive services and exempts preventive services from deductibles under the Medicare program. *(Effective in 2011)*

**Funds Community Health Centers:** The law increases funding for Community Health Centers to allow for nearly a doubling of the number of patients seen by the centers over the next five years. *(Effective beginning in fiscal year 2010)*

**Invests in Training Programs:** The law provides new investment in training programs to increase the number of primary care doctors, nurses, and public health professionals. *(Effective beginning in fiscal year 2010)*

**Ends Discrimination Based on Gender:** The law prevents insurance companies from charging women higher premiums. *(Effective in 2014)*



## STAYING CONNECTED

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### Detroit

1274 Library St., Suite 1B  
Detroit, MI 48226  
(313) 965-9004 Phone  
(313) 965-9006 Fax

### Downriver

10600 W. Jefferson, Rm. 203  
River Rouge, MI 48218  
(313) 297-6951 Phone  
(313) 297-6952 Fax

### Washington, DC

2264 Rayburn HOB  
Washington, DC 20515  
(202) 225-2261 Phone  
(202) 225-5730 Fax

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