



MEETING WOMEN'S HEALTH CARE NEEDS

In the current health care system, women often face higher health costs than men and multiple other barriers to obtain health insurance. Fewer women are eligible for employer-based coverage, and comprehensive coverage in the individual health care market is often unavailable, prohibitively expensive, or excludes key services that women need. As a result, many women are under- or uninsured and simply can't afford needed health care. In a recent study, more than half of women — compared with 39 percent of men — reported delaying needed medical care due to cost.

WOMEN'S HEALTH PROVISIONS IN THE BILL:

- Makes key preventive care more affordable by eliminating out-of-pocket expenses on recommended preventive services (e.g., breast cancer screening, well baby, and well child care) delivered by Medicare, Medicaid, the new public health insurance option, and private plan options in the Health Insurance Exchange. In addition, all employer-sponsored health plans would ultimately be required to cover proven preventive benefits without out-of-pocket expenses.
- Prohibits plans from charging women more than men for health insurance.
- Includes coverage of maternity services as a benefit category in the essential benefits package. Plans in the Exchange would be required to cover maternity services and, over time, plans outside the Exchange would be required to do so as well.
- Bans the insurance industry practice of rejecting applicants with pre-existing conditions, which has been a barrier to care for many women.
- Immediately prohibits plans from discriminating on the basis of domestic violence as a pre-existing condition.
- Prohibits insurance plans from using annual or lifetime limits on covered benefits.
- Requires employers to offer, at a minimum, essential health insurance coverage to their employees or contribute into the system to help their workers afford coverage through the Health Insurance Exchange.
- Offers affordability credits to ensure that insurance available in the Exchange is affordable for women and their families.
- Prevents women and their families from bankruptcy by requiring health plans to limit annual out-of-pocket spending to no more than \$5,000 for an individual and \$10,000 for a family (it's lower for low income households). All health insurance plans over time will be required to contain a standardized annual out-of-pocket spending limit.