



THE OHIO
WOMEN'S
PUBLIC POLICY NETWORK

The Impact of the Affordable Care Act (ACA)
**WHAT'S AT STAKE FOR WOMEN IF THE
ACA IS REPEALED?**

- ✓ Millions of women gained access to affordable healthcare coverage under the ACA.
- ✓ Increased access to care for women of color contributes to reducing health disparities.
- ✓ More young women have been able to access coverage
- ✓ Women can no longer be charged more for health coverage simply because they are women.
- ✓ Under the ACA, women are guaranteed coverage for preventive services such as birth control, cervical cancer screenings, and annual well-women exams without co-pays, deductibles, or other out-of-pocket costs.
- ✓ The ACA protects against insurance discrimination for survivors of domestic violence.

- ✓ Coverage for maternity care is guaranteed as an essential health benefit without extra cost to women.
- ✓ The ACA requires employers to accommodate nursing mothers in the workplace.
- ✓ Women can no longer be denied coverage or charged more because of a pre-existing condition.
- ✓ Insurance companies can no longer discriminate or deny women coverage for gender-related health conditions.
- ✓ Low- and middle-income women and families are provided financial assistance to purchase health coverage.
- ✓ Healthcare providers like Planned Parenthood receive federal funding from Medicaid reimbursements and Title X to provide access to preventative and primary care for many low-income women.

The Impact of the Affordable Care Act (ACA): What's at Stake for Women if the ACA is Repealed?

Under a new president and Congress, lawmakers have vowed to push forward with a repeal of the Affordable Care Act (ACA), jeopardizing the healthcare coverage of nearly 1 million Ohioans. If the ACA is repealed without a viable replacement, Ohio women stand to lose access to affordable healthcare coverage and vital services for reproductive, preventative, and primary health.

Not only is women's health threatened under a complete repeal, but economic security for women and families is also at risk given some of the financial implications of the ACA. The ACA has made health coverage affordable for many low- and middle-income women and families, and has provided protections from sex discrimination women faced regularly with healthcare in pricing, in coverage, and in access to care.

Here's a breakdown of all the ways women have benefited from the current healthcare law:

Millions of women gained access to affordable healthcare coverage under the ACA. In 2016, 6.8 million women and girls enrolled in coverage during the open enrollment period through the Health Insurance Marketplace. Between 2010 and 2014, the percentage of women of color reporting no usual source of healthcare significantly decreased; dropping by nearly 30 percent for African American women and almost 25 percent for Latinas.

Increased access to care for women of color contributes to reducing health disparities. Women of color are more likely to be uninsured, yet they experience disproportionately higher rates of diabetes, obesity, and reproductive healthcare disparities. With increased coverage rates under the ACA, women of color have greater access to services to treat these healthcare needs. In addition, the ACA created data-collection standards to better understand health disparities, and allocate resources more efficiently. Further, there are incentives now in place to increase racial and ethnic diversity among the healthcare workforce and provide medical professionals with opportunities to receive cultural competency training.

More young women have been able to access coverage. Under the ACA, young adults are able to stay on their parents' health plans until the age of 26, allowing for young women to gain access to coverage for primary care services and reproductive health services. According to the US Department of Health and Human Services, an estimated 81,000 young Ohioans have benefited from this provision.

Women can no longer be charged more for health coverage simply because of they are women. Prior to the ACA, women were routinely charged as much as 50% more for the same coverage simply for being a woman. Now, under the ACA, there are protections against gender-based discrimination in women's health coverage.

Under the ACA, women are guaranteed coverage without co-pays, deductibles, or other out-of-pocket costs for preventive services such as birth control, cervical cancer screenings, and annual well-women exams. According to federal officials, an estimated 55.6 million women with private insurance are able to access contraception, mammograms, Pap smears, cervical cancer screenings, and other essential preventive services without cost-sharing.

The ACA protects against insurance discrimination for survivors of domestic violence. The ACA created reforms that prohibit insurance discrimination against survivors of domestic violence. The preventive health services that insurance plans must offer without co-pays includes screening and brief counseling for domestic violence.

Coverage for maternity care is guaranteed as an essential health benefit without extra cost to women. Before the ACA, many health insurance plans did not cover maternity care or required women to pay more out-of-pocket for the additional coverage. What's more, pregnancy could be considered a pre-existing condition, meaning women could be denied coverage for maternity care. Additionally, insurance plans can no longer require women seeking OB/GYN care to receive pre-authorization or a referral for the care, which saves women both time and money.

The ACA requires employers to accommodate nursing mothers in the workplace. Under the ACA, employers are required to provide enough break time and a place for nursing mothers to pump at work. The ACA also requires most insurance plans to cover breastfeeding counseling support and equipment for women with no co-sharing.

Women can no longer be denied coverage or charged more because of a pre-existing condition. Before the ACA, women with pre-existing conditions like diabetes or cancer were routinely denied coverage. Insurance plans that denied coverage for these so-called pre-existing conditions sometimes included Cesarean sections, pregnancy, domestic violence, and sexual assault in this category. Under the ACA, as many as 65 million women with pre-existing conditions no longer experience discrimination when enrolling in coverage.

Insurance companies can no longer discriminate or deny women coverage for gender-related health conditions. Insurance plans can no longer deny coverage or charge excessively high premiums to cover gender-related conditions such as breast cancer or heart disease. The ACA prohibits sex discrimination in federal health programs, health programs that are receiving federal funding, and any programs created by the ACA.

Low- and middle-income women and families are provided financial assistance to purchase health coverage. Many women enrolling in plans through the Health Insurance Marketplace created by the ACA received tax credits and subsidies to assist in accessing affordable comprehensive coverage. Additionally, because of Medicaid eligibility expansion under the ACA more low-income women have gained access to essential health benefits through Medicaid coverage that would otherwise not have been able to afford coverage.

Healthcare providers like Planned Parenthood receive federal funding from Medicaid reimbursements and Title X to provide access to preventative and primary care for many low-income women. Planned Parenthood provides many of the services covered under the ACA for low-income women insured through Medicaid, including cancer screenings, HIV testing, and birth control. Lawmakers have stated that they plan to include defunding Planned Parenthood as a part of their efforts to repeal the ACA. Loss of this funding would have devastating effects on low-women receiving access to vital healthcare services through Medicaid and Title X family planning funding.

IT'S VITAL TO LET LAWMAKERS KNOW THAT A REPEAL OF THE ACA IS DANGEROUS AND HARMFUL FOR WOMEN AND FAMILIES. HELP US PUSH BACK BY RAISING YOUR VOICE AND STANDING UP FOR HEALTHCARE ACCESS.

Call (866) 426-2631

to be connected with your member of Congress. Tell them to NOT to repeal the ACA without a viable replacement plan, and share your story about how the ACA has benefited you or someone you know.

Visit the Ohio Women's Public Policy Network website, at **www.womenspublicpolicynetwork.org** to sign up for our women's policy email alerts to stay informed and get engaged with the campaign to defend the ACA and other legislative issues impacting women.

Share this fact sheet and your story about why the ACA is important to you on Twitter using the hashtag **#ProtectOurCare**.
