

# The ACA Gives Most Women Free Preventive Benefits; 90% of All Insurance Plans Expected to Comply by 2014

Health care law offers free preventive services to 47 million women.



Forty-seven million women are getting greater control over their health care and access to eight new prevention-related health care services without paying more out of their own pocket beginning Aug. 1, 2012, Health and Human Services (HHS) Secretary Kathleen Sebelius recently announced.

Previously some insurance companies did not cover these preventive services for women at all under their health plans, while some women had to pay deductibles or co-pays for the care they needed to stay healthy. The new rules in the health care law requiring coverage of these services take effect at the next renewal date – on or after Aug. 1, 2012—for **most health insurance plans**. For the first time ever, women will have access to even more life-saving preventive care free of charge.

According to a new HHS report also released today, approximately 47 million women are in health plans that must cover these new preventive services at no charge. Women, not insurance companies, can now make health decisions that will keep them healthy, catch potentially serious conditions at an

earlier state, and protect them and their families from crushing medical bills.

*“President Obama is moving our country forward by giving women control over their health care,” Secretary Sebelius said. “This law puts women and their doctors, not insurance companies or the government, in charge of health care decisions.”*

## What services are now covered?

The eight new prevention-related services are:

- Well-woman visits.
- Gestational diabetes screening that helps protect pregnant women from one of the most serious pregnancy-related diseases.
- Domestic and interpersonal violence screening and counseling.
- FDA-approved contraceptive methods, and contraceptive education and counseling.
- Breastfeeding support, supplies, and counseling.
- HPV DNA testing, for women 30 or older.
- Sexually transmitted infections counseling for sexually-active women.
- HIV screening and counseling for sexually-active women.

For women who are pregnant or nursing, the new preventive services include gestational diabetes screening as well as breast-feeding support, counseling and supplies. Health services already provided under the health care law include folic acid supplements for women who may become pregnant, Hepatitis B screening for pregnant women, and anemia screening for pregnant women.

These services are based on recommendations from the Institute

of Medicine, which relied on independent physicians, nurses, scientists, and other experts as well as evidence-based research to develop its recommendations. **These preventive services will be offered without cost sharing beginning August 1, 2012 in all new health plans.**

## **Who does not have to offer these benefits?**

Group health plans and issuers that have maintained grandfathered status are not required to cover these services. In addition, certain nonprofit religious organizations, such as churches and schools, are not required to cover these services. The Obama administration will continue to work with all employers to give them the flexibility and resources they need to implement the health care law in a way that protects women's health while making common-sense accommodations for values like religious liberty.

## **What is “grandfathered status”?**

*Health plans that existed before the health care reform law have been “grandfathered” in, meaning that they do not need to comply with the ACA coverage requirements until significant changes (e.g. benefit cuts, cost sharing increases, etc. are made to the plan. Grandfathered plans don't have to follow the new preventive services cost sharing rules. All non-grandfathered private health plans have to comply with the new preventive health services coverage and cost-sharing rules.*

***A recent survey found that 90% of all large U.S. companies expect that their health plans will lose grandfathered status by 2014. – Stephen Miller, Society for Human Resources***

*Management, Nine of 10 Big Companies Expect to Lose Grandfathered Status (Aug. 20, 2010),*

Eventually all plans will lose their grandfathered status and distinctions between the two types of plans will disappear. At that point, all plans will cover these important preventive health services without cost sharing.

## **Do religious organizations have to comply with the contraceptive coverage requirements of the ACA?**

The Department of Health and Human Services has proposed a rule that would exempt a small segment of religious employers, such as churches, from this contraceptive coverage requirement. This decision is not yet final and in its current form, it would not apply to most religiously-affiliated employers such as religious hospitals, church-affiliated schools and universities, and religiously-affiliated charities. Therefore, most religiously-affiliated employers will have to comply with this law. (Courtesy of the **National Women's Law Center** FAQ on Contraceptive Coverage in the New Health Care Law: Frequently Asked Questions)