



HB6061: Stop insurance companies from treating women like pre-existing conditions!

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Current Problem:

Illinois women face significant barriers when attempting to purchase affordable health insurance in the individual or small group market.

Even with all other factors being equal, Illinois law currently allows for private insurance companies to charge women more for insurance just because of their gender.

According to the National Women's Law Center¹, less than 1% of insurance plans available to women in Springfield, Illinois' individual market include maternity coverage. Additional searches yielded the following information²:

City	Zip Code	# of Available Plans	# Plans w/Maternity Benefits	% Plans w/Maternity Benefits
Chicago	60642	99	0	0%
Chicago	60613	99	0	0%
Chicago	60610	99	0	0%
Waukegan	60085	118	1	.8%
Carbondale	62902	130	3	2.3%
Mt. Vernon	62864	127	0	0%

While women may be able to purchase a "maternity care rider", these can cost hundreds of additional dollars each month, often with waiting periods of 365 days or more before the benefits are actually fully effective.

This could lead to women avoiding prenatal care visits, putting themselves and their pregnancy at risk. Resulting poor birth outcomes can lead to more costly care during delivery and the postpartum period.

HB6061, HA1 would create fairness in the private health insurance market for women by:

1. Requiring all health insurance policies to provide coverage for maternity care.
2. Prohibiting insurance companies from denying or restricting coverage or charging more for women who have had a past cesarean section.
3. Eliminating the practice of gender rating, which allows for women to be charged more than men for health insurance.

**Women should not be treated like a preexisting condition.
Sign on as a cosponsor of HB6061 today!**

Last updated 3/19/10

¹ Still Nowhere to Turn: Insurance Companies Treat Women Like a Pre-Existing Condition October 2009 www.nwlc.org

² From searches on www.ehealthinsurance.com for insurance for a 30-year old nonsmoking woman