



Summary of Health Reform Provisions and How They Affect Women in Illinois

Background: The Patient Protection and Affordable Care Act was signed into law on March 23, 2010 and included a variety of provisions that will affect women in Illinois. National health reform eliminates many of the difficulties women specifically have with finding and keeping affordable insurance, as well as the discriminatory practices used by the insurance industry.

Insurance Market Reforms:

- Pre-existing condition exclusions that go into effect for children in 2010 and for adults in 2014
 - o Eliminating pre-existing condition exclusions will prohibit coverage denials for issues such as pregnancy, having had a cesarean section, breast or cervical cancer or being a survivor of domestic or sexual violence.
- Bans gender rating for individuals and small businesses purchasing health insurance coverage
 - o Gender rating allows insurers to charge women more than men for their health insurance which discriminately affects women and small businesses with predominately female workforces.
- Ensures that insurance covers many of the benefits women need
 - o These benefits include maternity and newborn care, mental health, prescription drug coverage (including birth control), and preventive and wellness services.

Affordability Provisions:

- More women will be eligible for coverage through Medicaid (anticipated Jan 2014)
 - o Medicaid will be expanded to those up to 133% FPL, or roughly \$29,000 a year for a family of four. Under this expansion, up to 154,300 uninsured women in Illinois will be newly eligible for Medicaid coverage. These women were not previously eligible because they did not have children below 18 living with them.
- Health insurance subsidies will be available to families up to 400% FPL (available beginning in 2014)
 - o These 'Affordability Credits' would be available to help with premiums and out-of-pocket costs and would be allocated based on family income. Approximately 471,000 women in Illinois would be eligible for a subsidy.
- Requires most preventive care for women be free
 - o Health reform eliminates cost-sharing for women's preventive health services (with recommendations to be developed), so co-payments and deductibles will not be a barrier to care for women.

Other Provisions in Health Care Reform that Affect Women:

- Women make the majority of health care decisions in most families, such as choosing a provider and serving as the primary caregiver for children and older adults. Provisions in federal reform will require insurance companies to provide **information about coverage in a more uniform and transparent manner.**
- Women are more likely than men to work for small businesses that don't offer health insurance and will therefore benefit from the new **tax credits to help small businesses** provide coverage.
- Young women, who tend to become uninsured once they "age out" of their parent's coverage, will have the option to **stay on that coverage up to age 26.** While Illinois law already allows this, the Illinois law excludes about half of operating plans. Federal reform requires ALL plans to offer dependent coverage to offer this option.
- New funding for **comprehensive sexual education** will educate young women and girls about nutrition, reproductive health and relationships.
- Nursing mothers will benefit from a requirement that employers with over 50 employees provide a **reasonable break time and location to pump breast milk.**
- Women will be able to have **direct access to an OB/GYN** of their choosing without a referral requirement.
- Medicaid will now cover **smoking cessation for pregnant women** and include **free-standing birth centers** as a recognized billing site. Illinois' Medicaid program already covers smoking cessation. Illinois Public Act 095-0445 allows for the creation of 10 free-standing birth centers in Illinois, but none have yet been developed.
- Funds will be allotted for research on **postpartum depression**, the creation of maternal and child **home visiting** programs and **case management for pregnant and parenting teens and women.**

Information compiled from the [National Women's Law Center](#) and [AMCHP](#) (last updated 3-15-11)