

Women and the Affordable Care Act

Women have unique health care needs, and often make health care decisions for their families. The law offers important benefits for women and their families.

The Affordable Care Act and You

The health care law protects women by providing insurance options, covering preventive services, and lowering costs:

Insurance Companies Can't Deny Coverage to Women. Before the Affordable Care Act became law, insurance companies selling individual policies could deny coverage to women due to pre-existing conditions, such as cancer and having been pregnant. Under the law, insurance companies are already banned from [denying coverage to children](#) because of a pre-existing condition. In 2014, it will be illegal for insurance companies to discriminate against anyone with a pre-existing condition.

Women Have a Choice of Doctor. Thanks to the Affordable Care Act, all Americans joining new insurance plans have the freedom to choose from any primary care provider, OB-GYN, or pediatrician in their health plan's network, or emergency care outside of the plan's network, without a referral.

Women Can Receive Preventive Care Without Copays. Thanks to the Affordable Care Act, all Americans joining a new health care plan can receive recommended preventive services, like mammograms, new baby care and well-child visits, with no out-of-pocket costs. See a [list of preventive services for women](#). (Preventive services benefits apply if you're in a [new health plan](#) that you joined after March 23, 2010.) Learn about new [women's preventive care guidelines](#) issued August 1, 2011.

Women Pay Lower Health Care Costs. Before the law, women could be charged more for individual insurance policies simply because of their gender. A 22-year-old woman could be charged 150% the premium that a 22-year-old man paid. In 2014, insurers will not be able to charge women higher premiums than they charge men. The law takes strong action to control health care costs, including helping states crack down on excessive premium increases and making sure [most of your premium dollars go for your health care](#).



The Affordable Care Act and Your Family

Women often make health care decisions for their families, and the law enhances their ability to make the best choices by:

Delivering New Coverage Options for Americans with Pre-Existing Conditions. Health plans that cover children can [no longer exclude, limit or deny coverage to your child \(under age 19\) based on a pre-existing condition](#). In addition, the law created a new program called the Pre-Existing Condition Insurance Plan (PCIP) to help provide coverage for uninsured people with pre-existing conditions until new insurance market rules that prohibit discriminating against anyone with a pre-existing condition go into effect in 2014.

Providing Consumers with New Rights and Protections: The Patient's Bill of Rights. The Affordable Care Act frees Americans from worrying about losing their insurance, or having it capped unexpectedly if someone is in an accident or becomes sick, giving you greater control over your health insurance and care. It also places tough restrictions on health insurance companies to make them more accountable to you.



Requiring Plans to Cover Preventive Services Without Out-of-Pocket Costs. The law requires new health plans to cover recommended preventive services, including vaccinations, cost-free. Regular well-baby and well-child visits are also covered from birth through age 21. These services do not require a copay or co-insurance when offered by providers in your insurer's network. See a list of [preventive services for women and children](#). (Preventive services benefits apply if you're in a [new health plan](#) that was created after March 23, 2010.)

Allowing Kids Under 26 to Stay on Their Parents' Plan. If your plan covers children, you can now add or keep your children on your health insurance policy until they turn 26 (except, in some cases, when your child's employer offers health coverage). It doesn't matter whether your child is married, living with you, in school, or financially dependent on you.

Help for Family Members on Medicare. If your parents or other loved ones are on Medicare, it's good to know the Affordable Care Act protects current benefits, strengthens Medicare for the future, and offers new benefits that will help cut costs. The gap in drug coverage known as [the "donut hole" is being closed](#), reducing seniors' out-of-pocket costs. In addition, people on Medicare may receive recommended preventive care like mammograms and colonoscopies for free. Read more in our Medicare & Long-Term Care section, where you can find out about Medicare, long-term care, and other options for seniors.