

Pregnant Women and the Affordable Care Act

Pregnancy is an exciting time. You're busy taking care of yourself and preparing for the arrival of your child. Worrying about health insurance and the cost of care is the last thing you want to do. The Affordable Care Act expands your options for health insurance and makes them more affordable.

Top Things to Know for Pregnant Women

- Job-based health plans and new individual plans are no longer [allowed to deny or exclude coverage to your baby \(or any child under age 19\)](#) based on health conditions, including babies born with health problems.
- New health plans [must now cover certain preventive services](#) without cost sharing.
- Starting in 2014, [essential health benefits](#) such as pregnancy and newborn care, along with vision and dental care for children, will be covered in all new individual, small business and Exchange plans.
- Starting in 2014, job-based health plans and new individual plans won't be allowed to deny or exclude anyone or charge more for a pre-existing condition, including pregnancy or a disability.
- In 2014, if your income is less than the equivalent of about \$88,000 for a family of four today and your job doesn't offer affordable coverage, you may [get tax credits to help pay for insurance](#).



Watch [this video](#) to learn how pregnant women now have more affordable options for health coverage.

Resources for Pregnant Women

Use these resources to find coverage and low-cost care:

- Learn about the [Children's Health Insurance Program \(CHIP\)](#).
- Find the [coverage and pricing options](#) that work best for you.
- Learn about [Medicaid options](#) for pregnant women.
- Find a [community health center](#) in your community if you need free or low-cost care.

Use these resources to get the most out of your insurance:

- Get help using insurance in your state through the [Consumer Assistance Program](#).
- Learn about [your insurance company and rate increases](#).
- [Understand your health plan](#) and learn how to make it work for you.

