



## Women in America: Health

*Women in America* provides a statistical portrait showing how women's lives are changing in five critical areas: people, families and income, education, employment, health, and crime and violence. By bringing together data from across the Federal government, the report is one of the most comprehensive sources for information on women's lives today and greatly enhances our understanding both of how far American women have come and of the areas where there is still work to be done.

Women's lives have changed substantially in recent decades. As the report indicates in regards to health:

- Life expectancy has increased over time for both women and men; however, women continue to live longer than men.
- Women are disproportionately more likely than men to be affected by certain critical health problems, including mobility impairments, chronic health conditions such as asthma, arthritis, or depression. Women are less likely to be physically active and are more likely to be obese. Females age 12 and older are more likely than males to report experiencing depression.
- Women continue to have a lower incidence of heart disease than men and are less likely than men to suffer from diabetes.
- Women generally use the health care system and preventive care more than men, but many women still do not receive recommended preventive care such as pap smears or flu vaccinations.
- The share of both adult women and men without health insurance has increased over time. People with insurance are much more likely to have a doctor or other medical professional who provides regular care; one out of seven women have no usual source of health care.

The additional data referenced in the online compendium of Federal government data relating to women, accessible at <http://wh.gov/data-on-women>, further indicates:

- 14.5% of adult women between 18 and 59 suffer from depression, as compared with 9.4% of men in the same age range.
- Women are more likely than men to not get or delay medical care, not get prescription drugs, and not get dental care due to cost.
- Between 1987 and 1999, recent mammography use among women 40 years of age and older more than doubled but decreased slightly between 1999 and 2008.
- Breast cancer rate ranks second as cause of cancer deaths in women and is the most frequently diagnosed cancer in women after cancers of the skin.

## **The Affordable Care Act Gives Women Greater Control Over Their Own Health Care.**

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 ensures that:

**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. (Preventive services benefits apply if you're in a [new health plan](#) that you joined after March 23, 2010.)

**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](#).

**Women often make health care decisions for their families, and the Affordable Care 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. For more information about the PCIP plan available in your state, please visit [www.pcip.gov](http://www.pcip.gov).

**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](#).

**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.