



I'm an Uninsured Woman: What Does the New Health Care Law Mean for Me?

The new health care law that President Obama signed in March 2010 has many benefits for women, including women like you who are currently uninsured. Here are some of the ways that the new law will help:

NOW: You May Be Able to Get Coverage through a Pre-Existing Condition Insurance Plan

If you've been uninsured for 6 months or more and have been denied coverage in the past.

- Until new coverage options become available in 2014, the new health care law creates a temporary source of health insurance for uninsured people with pre-existing conditions, known as a pre-existing condition insurance plan. (For more information visit: www.healthcare.gov)
- You won't be charged more because you're a woman or because of your medical history, and out-of-pocket costs (like co-pays and deductibles) will be limited.

You May Be Able to Get Coverage on a Parent's Plan

If you're under 26 years old and don't have your own job-based insurance.

- Until age 26, adult children without access to job-based coverage will be able to enroll as a dependent on a parent's plan, beginning with the first plan renewal after Sept. 23, 2010 (although some health plans are putting this provision into effect early).

BY 2014: NEW, MORE AFFORDABLE, HIGH QUALITY OPTIONS WILL BECOME AVAILABLE

You May Find Coverage through New Insurance Exchanges

- In January 2014, new, easy-to-use Health Insurance Exchanges will start operating in every state. The Exchanges will allow you to comparison shop to find the best insurance plan to meet your needs.
- All plans will be required to cover a set of essential health services, including maternity care and prescription drugs. They'll also cover certain preventive services for free.
- New plans won't be allowed to reject applicants or charge you a higher premium because you're a woman or because of your medical history.

You May Be Eligible for Medicaid or Subsidized Private Insurance

If you have a low or moderate income.

- By 2014, all states must open up their Medicaid programs—public health insurance for low-income people—to everyone with incomes below 133% of the poverty level (currently about \$14,400 for an individual). Medicaid has minimal cost-sharing and covers many important women's health services.
- In addition, people with incomes below 400% of the poverty level (currently about \$43,300 for an individual) that don't have access to affordable job-based coverage will be eligible for sliding scale health insurance subsidies to help them buy plans sold through the Exchanges.
- If your employer offers coverage that is unaffordable, you may be eligible for these subsidized coverage options in the new Exchanges.

For more information on how you and other women you know will benefit from the new health care law, visit the National Women's Law Center website: www.nwlc.org/reformmatters.