

# Women & the Healthcare Law

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Presented by

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# Presentation Objective

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- ❖ Discuss women and their healthcare
- ❖ Discuss the reasons for disparities in healthcare for women
- ❖ Examine barriers and access to health care
- ❖ Evaluate women medical benefits under the new healthcare law



# How many of you can relate?

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# Do you even think about your health?

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Women work hard -

- giving their best to their employers
- keeping their family healthy
- keeping everyone's life in order
- Yet- they neglect their own healthcare.





# We are chief decision makers!

- Women make the vast majority of routine health care decisions
- Responsible for their family as well as everyday family obligations.
- Care for a sick or aging relative
- Work in a demanding role which leaves many women concerned about meeting all their family and work commitments as well as managing their own health.



# Facts about Superwomen

- 8 in 10 mothers have the chief responsibility for choosing their children's doctors
- (79%), take them to their appointments
- (84%) ensure they receive follow-up care
- (78%) of mothers are primarily responsible for decisions about their children's health insurance





# What does the statistics say?

- Similar to men, one in four women feel a lot of stress from career
- (24%) have financial concerns
- One in 10 women (12%), compared to 8% of men, cares for a sick or aging relative, often an ill parent
- The majority of caregivers report that they perform a range of tasks, including housework, transportation, and various financial decisions



# Why is the healthcare law a hot topic?

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The health care law, also known as the Affordable Care Act

- protects women from discriminatory health insurance practices
- makes health coverage more affordable and easier to obtain
- improves access to many of the health services women need.

WHAT  
WOMEN  
WANT...





# Why do women need to know about healthcare law?

- Women face unfair and discriminatory insurance practices such as being denied coverage or paying more for health insurance than men.
- Insurance health plans often exclude coverage for services that only women need like maternity care.
- In most states, women are routinely denied coverage because of pre-existing conditions such as having had a C-section, breast or cervical cancer, or receiving medical treatment for domestic or sexual violence.



# Barriers to healthcare

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- Cost to visit the doctor
- Cost for medications
- No insurance
- Patients report being turned away by doctors because they do not take their insurance or not accepting new patients
- Latina women may not have a regular doctor
- African American women are at elevated risk for certain health problems



Need more information!

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Despite growing attention to the important role of early intervention and healthy behaviors in health promotion and disease prevention, a sizable share of women do not get counseling when they see the doctor.



How does the Healthcare law  
affects women

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- The Affordable Healthcare Act (ACA) gives 47 million women access to guaranteed preventive women's health services.
- Many of the health services were not covered in the past or only offered via co-pays or deductibles.
- Preventative care services include free wellness visits and provisions protecting women from gender discrimination



## What about health insurance?

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- Nearly 1 in 6 non-elderly women (17%) are uninsured. Women who are Latinas, low-income, single, and young are particularly at risk for being uninsured.
- Uninsured women are the least likely to have had a provider visit compared to women with either private or public insurance-Medicaid and Medicare.
- Compared to women with insurance, uninsured women consistently report lower rates of screening tests for many conditions, including breast cancer, cervical cancer, high blood pressure, high cholesterol, and osteoporosis
- Insured women also face barriers to care, including delaying or sacrificing care they think they need. stating that they postponed or went without needed health services in the past year because they could not afford it.

# What is covered under the ACA

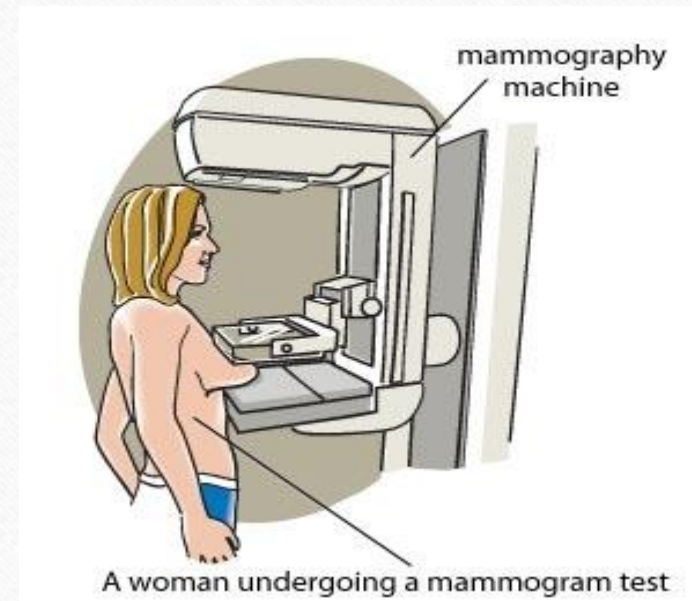
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- Well-woman visits.
- Gestational diabetes screening that helps protect pregnant women from one of the most serious pregnancy-related diseases.
- Domestic and interpersonal violence screening and counseling.
- FDA-approved contraceptive methods, and contraceptive education and counseling.
- Breastfeeding support, supplies, and counseling.
- HPV DNA testing, for women 30 or older.
- Sexually transmitted infections counseling for sexually-active women.
- HIV screening and counseling for sexually-active women.
- Mammograms and Colonoscopies (since Sept 2010)



# What else is covered?

- Preventative care with no cost sharing
- Maternity Care will be required with new insurance plans
- Women will no longer be denied insurance coverage for gender-related reasons
- Insurance companies can no longer place limits on the amount of money they'll spend on covered medical expenses



- Women will no longer be charged more for their insurance coverage just for being women
- Women have more control over their health care
- Women will gain better access to affordable health insurance
- Women and their families benefit from critical consumer protections





# How to get access to health insurance

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The health insurance exchange is available in every state and women can easily compare plans and shop for affordable, comprehensive health insurance coverage for themselves and their families. Nearly 7 million women will be able to access tax credits to help them purchase coverage through the exchange.

# How to get access to health insurance

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- Access to Coverage through Medicaid
- States will have the option to offer Medicaid coverage to all individuals with incomes below about \$15,000 a year, and families earning less than about \$30,000 a year (133% of the federal poverty line).
- The federal government will cover 100% of the cost of this coverage expansion in the first three years, phasing down to 90% in subsequent years



# Make Your healthcare a priority

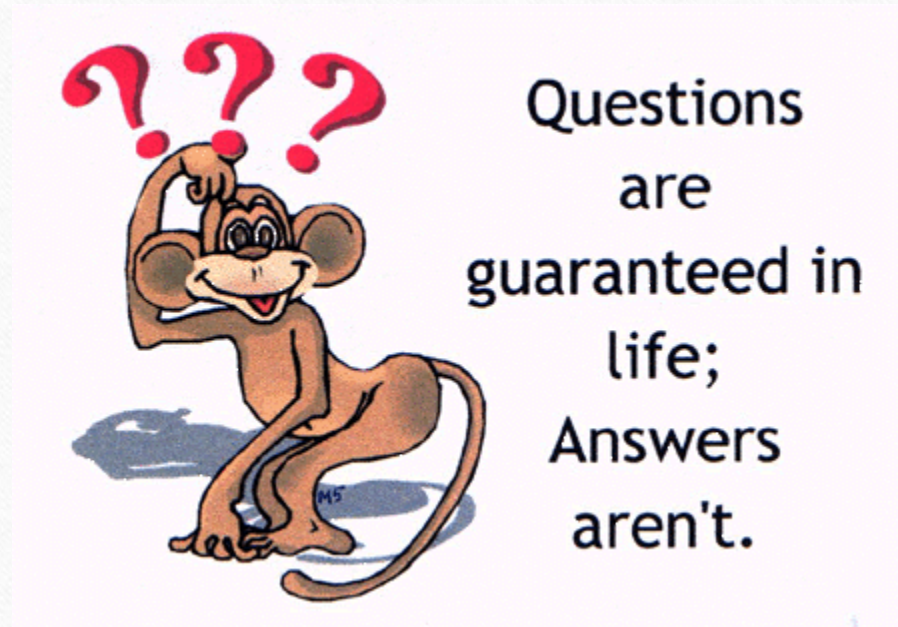
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- Since being busy a significant factor that affects our health create a balance
- Introduce changes gradually
- Integrate health into your daily
- Keep track of your well checks
- Find way to put yourself first



# Thank you for your Time and Attention

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# References

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# The End

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