

LWVNCC FUN LUNCH of NOVEMBER, 2012 ADDRESSES

IMPACT OF HEALTHCARE REFORM ON WOMEN

On November the 19th, a group of LWV members and members of the public including two physicians, several nurses, students and others gathered to consider the impact of the Affordable Healthcare Act (Obama Care) on women with Dr. Jacqueline J. Christman, MD, MBA, MS (Epidemiology) former Women's Health Clinical Physician and Director of the Office of Women's Health presenting wide-ranging materials and facilitating subsequent discussion.

A general discussion of ACA brings on the possibility of examining many aspects of legislation including the cost of the legislation and the source of those funds. It also offers the opportunity to consider the political aspects of the legislation such as what persons and political parties support or do not support the plan and in addition leads to consideration of other populations which might be impacted by the same legislation—in this case those who would more directly supply services such as doctors, nurses, technicians and the pharmaceuticals industry. During the course of the presentation, these aspects, although important, became secondary to discussing probable direct impacts on women and their families.

ACA is a program, but in reality it is an insurance plan for the nation. The gaps between various populations in the US, particularly the insured and the uninsured, the poor and the wealthier and the genders are in part addressed by this plan. While Medicare insures (although not for free) populations of 65 and up, ACA aims at adults ages 18-64 as well as children. Among these adults in 2009, 59% were insured by employers, 12% by Medicaid, 9% by other means, leaving 20% uninsured. And in 2009 among the uninsured, 38% were women, 15% children and less than half, 47% men.

The Kaiser Family Foundation which analyzes and publishes data on healthcare and healthcare reform also demonstrated that among women who were uninsured, in 2009, those at highest risk were the poor (earning less than 100% of the poverty level), the near-poor, the less-well educated

(<high school), young adults 19-24 years of age, Latinas, Native Americans/Aleut Eskimos, foreign-born and single parents.

To address these and other disparities in healthcare, the plan sets up a system that heavily addresses preventive services. The National Women's Law Center provides clarity in the form of questions and answers to important questions about Healthcare Reform:

What are the Women's Preventive Services that begin on August 1, 2012?

As of August 1, 2012, all new health plans must cover a range of women's preventive services without cost sharing. These services have been identified by the Institute of Medicine and endorsed by the Health Resources and Services Administration. They include:

- (1) Breastfeeding support, supplies, and counseling;
- (2) Screening and counseling for interpersonal and domestic violence;
- (3) Screening for gestational diabetes;
- (4) DNA testing for high-risk strains of HPV;
- (5) Counseling regarding sexually transmitted infections, including HIV;
- (6) Screening for HIV;
- (7) Contraceptive methods and counseling; and
- (8) Well woman visits.

What other preventive services are already covered under the law?

All new health insurance plans must cover, without cost-sharing, preventive services derived from four sets of expert recommendations: (1) services given an "A" or "B" recommended by the U.S. Preventive Services Task Force; (2) all vaccinations recommended by the Center for Disease Control's Advisory Committee on Immunization Practices; (3) a set of evidence-based services for infants, children, and adolescents based on guidelines developed by the American Academy of Pediatrics and the Department of Health and Human Services; and (4) as noted above, a set of additional evidence-based preventive services for women recommended by the Institute of Medicine and supported by the Health Resources and Services Administration.

The U.S. Preventive Services Task Force recommendations include a number of preventive services that are of critical importance for women, including:

- (1) Mammograms every 1-2 years for women over 40;
- (2) Cervical cancer screening;
- (3) Smoking and alcohol cessation programs for adults;
- (4) A wide range of prenatal screenings and tests;
- (5) Diabetes and blood pressure screening and counseling; and
- (6) Depression screening for adolescents and adults.

The Advisory Committee on Immunization Practices includes a number of vaccines important to women, including vaccines for HPV, the flu, and Hepatitis, among others.

For more information on contraceptive coverage, please see [Contraceptive Coverage in the Health Care Law: Frequently Asked Questions](#).

Does this mean I won't have to pay anything for preventive services?

You will be able to get the included preventive services at no cost to you. While some plans previously covered preventive services with no cost sharing requirements, many only paid a portion of the cost, while the patient would have to pay a co-payment or co-insurance. Now, the full range of services will be *fully covered* by insurance plans and you will not need to make a separate payment to your doctor or pharmacy.

When do these new requirements take effect?

Many private insurance plans are already required to provide some of the preventive services without cost sharing—those recommended by the U.S. Preventive Services Task Force, the Advisory Committee on Immunization Practices, and the American Academy of Pediatrics. All new plans will be required to cover the additional Women's Preventive Services beginning August 1, 2012, but since most plan changes take effect at the beginning of a new plan year, the requirements will be in effect for most plans on January 1, 2013. School health plans, which often begin their health plan years around the beginning of the school year, will see the benefits of the August 1st start date

Several institutions can be referred to for further information about the Affordable Healthcare Act including:

<p>*Kaiser Family Foundation www.kff.org http://www.statehealthfacts.org/comparecat.jsp?cat=10 "Putting Women's healthcare Disparities on the Map" "Medicare Chart book—fourth edition The Uninsured: A Primer www.kff.org/uninsured/7451.cfm</p> <p>*US Gov't Office on Women's Health http://www.healthstatus2020.com/owh/index.html www.womenshealth.gov/quickhealthdata</p>	<p>*National Women's Law Center www.nwlc.org www.womenstake.org</p> <p>*Government Affordable Healthcare Act www.healthcare.gov/prevention</p> <p>*US Preventive Services Health Taskforce http://www.uspreventiveservicestaskforce.org</p>
---	---