

# YOUR BENEFITS UNDER HEALTH CARE REFORM

## A TIMELINE

As of **SEPTEMBER 23, 2010**<sup>1</sup>

Affordable health insurance coverage for **DEPENDENTS UNDER AGE 26**.  
*3.1 million already benefited.*

Children and teenagers 0-18 with **PRE-EXISTING CONDITIONS** cannot be denied coverage.

**DIRECT ACCESS TO OB/GYN** providers, without referrals.

**CAPS ON COVERAGE** and restrictions are placed on insurers' ability to impose annual insurance limits.

**PREVENTION COVERAGE** including mammograms and Pap tests without co-pays for those with private health insurance and those on Medicare.  
*More than 45 million women already benefited.*

As of **AUGUST 1, 2012**

Women's preventive benefits will expand to include<sup>2</sup>:

**NO CO-PAY FOR WELL-WOMAN CHECK-UPS**

**NO CO-PAY FOR PRE-NATAL SCREENINGS**; breast-feeding support, supplies, and counseling

**NO CO-PAY FOR SCREENING AND COUNSELING** for interpersonal and domestic violence

**NO CO-PAY FOR BIRTH CONTROL** and contraceptive counseling

**NO CO-PAY FOR STI TESTING AND COUNSELING**

As of **JANUARY 1, 2014**

Approximately 12.8 million women of reproductive age will gain new access to **INSURANCE COVERAGE** under Medicaid and state insurance exchanges.

Four million women will benefit from **TAX CREDITS** to make health insurance coverage affordable.

New insurance companies will be required to offer **MATERNITY COVERAGE**.

Insurers will be prohibited from denying women health insurance coverage or limiting their benefits because of **PRE-EXISTING CONDITIONS**.

Insurers will be **PROHIBITED FROM CHARGING WOMEN MORE** for health insurance coverage than they charge men.

New insurance plans will have to include a **STANDARD MINIMUM PACKAGE OF BENEFITS**, known as EHB, the Essential Health Benefits. The EHB program includes

- ✓ ambulatory patient services
- ✓ emergency services
- ✓ hospitalization
- ✓ maternity and newborn care
- ✓ mental health and substance use disorder services
- ✓ prescription drugs
- ✓ rehabilitative services and devices
- ✓ laboratory services
- ✓ preventive and wellness services and chronic disease management
- ✓ pediatric services including oral and vision care