

OFFICE ON WOMEN'S HEALTH

U.S. Department of Health and Human Services

Nancy C. Lee, M.D.

Deputy Assistant Secretary for Health-Women's Health

Women's Health Policy Forum

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AFFORDABLE CARE ACT: WHY NOW?

- Health insurance market was working well for the insurance industry, but not for patients & clinicians.
- 50+ million Americans were uninsured; millions more underinsured. Those with coverage often were afraid of losing it.
- Many medical practices work without support they need to provide coordinated, patient-centered care.



THE AFFORDABLE CARE ACT

Since 2010, it's already helped millions of Americans by:

- Lowering health care costs
- Improving quality of coverage for insured
- Providing new options for coverage for uninsured
- Giving states flexibility & resources to implement law



THE LAW PROTECTS WOMEN

Insurers will no longer be able to deny coverage to women because

- they're pregnant,
- they're a cancer survivor, or
- they're a victim of domestic violence.

Insurers won't be able to impose a lifetime cap on coverage.

And no woman will have to stay in a job just to have health insurance.



THE A.C.A. and WOMEN

- *By 2014*, insurance companies in state exchanges must provide maternity benefits.
- Establishes standards for medical equipment, such as exam tables and mammogram machines, so that the equipment is accessible to disabled women.
- Requires new standards for collecting and reporting health care information based on race, ethnicity, sex, primary language, and disability status.



ACA & LACTATION SUPPORT IN THE WORKPLACE: In effect now!

- Requires lactation rooms in the workplace for businesses with more than 50 employees
- Employers are required to provide “reasonable break time for an employee to express breast milk for her nursing child for 1 year after the child’s birth each time such employee has need to express the milk.”
- Employers are also required to provide “a place, other than a bathroom, that is shielded from view and free from intrusion from coworkers and the public, which may be used by an employee to express breast milk.”

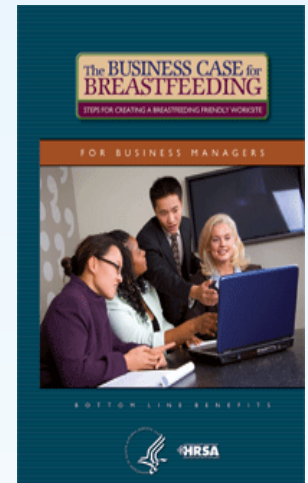


<http://www.dol.gov/whd/nursingmothers/>



THE BUSINESS CASE FOR BREASTFEEDING: Steps for Creating a Breastfeeding Friendly Worksite

- In 2007, HRSA published a new resource kit: *The Business Case for Breastfeeding*
 - Comprehensive program to educate employers/HR managers about value of providing lactation support in workplace, and the how-to
 - Offers guidance to pregnant and breastfeeding employees
- Now, OWH is working with HRSA and Dept. of Labor to educate women and employers about this benefit



<http://www.womenshealth.gov/breastfeeding/government-in-action/business-case-for-breastfeeding/>



THE LAW KEEPS WOMEN HEALTHY THROUGH PREVENTION

For women who have a new private health insurance plan or a private insurance policy that began after **September 23, 2010**, the preventive services on the next two slides have been covered, without charge to the woman, since that time.

- With no copayment
- With no co-insurance
- With no deductible

These services are those recommended by the US Preventive Services Task Force (A or B rating.)

This coverage is already in effect!



COVERED SERVICES FOR PREGNANT WOMEN

Screening

- Bacteriuria
- Anemia
- Hepatitis B
- STIs
- HIV
- Rh incompatibility
- Tobacco use counseling
- Alcohol misuse counseling
- Breastfeeding counseling

<http://www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm>



COVERED PREVENTIVE SCREENINGS FOR WOMEN

- Blood pressure
- Cancer screening
 - Cervical
 - Mammography
 - Colorectal
- Lipid disorders
- Depression
- Diabetes
- HIV (increased risk)
- Osteoporosis
- STIs

<http://www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm>



COVERED PREVENTIVE SERVICES FOR WOMEN

- Alcohol misuse screening/counseling
- Healthy diet counseling
- Obesity counseling
- Tobacco cessation interventions
- ACIP-recommended immunizations

<http://www.uspreventiveservicestaskforce.org/uspstf/uspsabrecs.htm>



NEW COVERED PREVENTIVE SERVICES FOR WOMEN

For women having a new private health insurance plan or a private insurance policy beginning on or after *September 23, 2010*, the following preventive services will be covered on **August 1, 2012**.

- With no copayment
- With no co-insurance
- With no deductible

Recommended by a expert panel from the Institute of Medicine;
adopted by the Secretary, DHHS



EIGHT *NEW* COVERED PREVENTIVE SERVICES

- Screening for gestational diabetes
- HPV DNA testing
- Counseling on STIs for all women
- Screening/counseling for HIV infection for **ALL** women
- FDA-approved Contraceptive Methods & Sterilization; Patient Counseling
- Lactation support/counseling; cost of renting breastfeeding supplies
- Screening and counseling for interpersonal violence
- At least one Well-Woman visit annually



A Brief Aside: Screening for Interpersonal Violence

- Obviously different from other medical screenings.
- Women won't come to their provider asking to be screened for IPV.
- OWH is coordinating with HHS agencies and experts to develop strategies and partnerships that will bring this important benefit to women.
- Our focus is the clinical provider, who needs training and support, as well as those service providers who focus on victims of violence.



BUT

These specific rules on preventive services do not apply to government plans:

Medicare

Medicaid

Indian Health Service

VA

TRICARE (U.S. military)

“Grandfathered” private plans are also exempt.



THE ACA AND “GRANDFATHERED” HEALTH PLANS

- “Grandfather” Rule: Plans that existed on March 23, 2010—when ACA became law—are exempt from some of ACA’s provisions. But strict guidelines apply.
- Plans will lose their “grandfather” status if they choose to significantly cut benefits or increase out-of-pocket spending for consumers.
- ACA requires **all** private health plans to provide important new benefits.
 - No lifetime limits on coverage;
 - Can’t cancel coverage because of an honest mistake on the application;
 - Extension of parents’ coverage to young adults under 26.
- State insurance exchanges **WILL** cover all these preventive services.



<http://www.healthcare.gov/news/factsheets/2010/06/keeping-the-health-plan-you-have-grandfathered.html>



Preventive Services - Medicare

Provided free of charge:

- Flu and pneumococcal vaccines
- Mammograms
- Colorectal cancer screening
- Pap smear test
- Osteoporosis screening
- Diabetes screening
- Nutrition therapy for diabetes and kidney disease
- **Annual wellness visit with a personalized prevention plan**

This coverage is already in effect!

<http://www.healthcare.gov/news/factsheets/2010/07/benefits-for-seniors.html>



Key Benefits of the ACA for Women: Summary

Benefit	# of Women Affected	When effective
Coverage for women 19-25 years	1.1 million	In effect
Pre-existing condition insurance plan	27,000	In effect
Better Medicare prescription coverage	2 million	In effect
Preventive services - no cost share (Medicare)	24.7 million	In effect
Preventive services, USPSTF - no cost share (pvt. insurance)	20.4 million	In effect
Preventive services, IOM - no cost share (pvt. insurance)	20.4 million	August 2012
Women gain maternity coverage	8.7 million	January 1, 2014



From the Office of the Assistant Secretary for Planning and Evaluation/HHS



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The Affordable Care Act at 18 Months

Since March 2010, the health care law has already helped 1 million additional young adults receive health coverage. In 18 short months, countless other Americans, including seniors, women, and children, have already begun to benefit from the Affordable Care Act.

[Read the latest report on health reform at 18 months.](#)

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