

How the Affordable Care Act (ACA) Affects Victims of Domestic, Sexual, and Dating Violence

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By making insurance affordable and easier to obtain, the Affordable Care Act allows abused women, children and teens to have access to services that would treat their abuse and many of the resulting conditions of that abuse before they worsen. Additionally, it enables women who are staying in abusive relationships for the economic support, which can include health insurance provided to them and their children by their abuser, to flee and seek safety away from that partner.

Victims of violence and abuse were specifically included in several new protections and programs, and the new law opens the door to integrating violence and abuse prevention into public health programs, research priorities, and adolescent health initiatives. Here are some of the changes and opportunities:

Prohibits Pre-Existing Condition Exclusion Based on Domestic Violence History

- Beginning on January 1, 2014, the Affordable Care Act will prohibit insurance companies, health care providers, and health programs that receive federal financial assistance from denying coverage to women based on many factors, including being a survivor of domestic or sexual violence.
- Before this protection was added, seven states allowed insurers to deny health coverage to domestic violence survivors, and only 22 states had enacted adequate domestic violence insurance discrimination protections.

Supports Routine Screening and Counseling of Domestic or Interpersonal Violence

- Starting on August 1, 2012, all new and non-grandfathered health plans must cover screening and counseling of domestic violence, and plans cannot require cost sharing or deductibles for these services.
- The Congressional intent under ACA was that screening and assessing for domestic violence can be considered a primary prevention or early intervention service, similar to obesity screening, smoking cessation, and alcohol misuse, which is already covered by providers. With nearly one quarter of women having a lifetime exposure to violence or abuse, the prevalence data clearly argues for this population receiving early assessment and counseling by their provider.

<u>Domestic Violence Training in Early Childhood Health Program</u>

 ACA is providing \$1.5 billion over five years to States, tribes, and territories to develop and implement one or more evidence-based Maternal, Infant, and Early Childhood Visitation model(s). Home visitation programs are prevention program that offer family oriented services to pregnant mothers and families with newborns where structured visits are made to the family's home.

- While current evaluations of home visitation models have found that, while up to 48 percent of
 the women surveyed who receive home visiting services have reported incidents of domestic
 violence, few programs have developed, implemented and tested interventions specifically
 designed to address the trauma these families experience.
- The Affordable Care Act recognized the opportunity of home visitation programs to prevent domestic violence in two ways: 1) States were required to do a needs assessment during the planning phase to identify at-risk communities including communities with high concentrations of domestic violence; and 2) States were allowed up to 25 percent of the funding to be used for new program models, which could directly address the needs of mothers and children who are experiencing or at risk of experiencing domestic violence, the link between domestic violence and child abuse and neglect, and the impact of domestic violence on the health and well-being of children and families.
- Futures developed and has piloted a curriculum to help states bolster home visitation responses
 to domestic violence, safety planning and referral. We are actively working to create policy
 changes and practice reforms in Home Visitation programs nationwide by sharing strategies via
 webinar, in person trainings and distributing tools and resources. For a more information about
 the curricula go to: http://www.futureswithoutviolence.org/content/features/detail/1459/

Providing Services and Reducing Unintended Teen Pregnancies

- Research has shown a clear link that unintended pregnancies increase women and girls' risk for violence, and in reverse measure, violence increases women and girls' risk for unintended pregnancies. Adolescent girls in physically abusive relationships were **3.5 times more likely** to become pregnant than non-abused girls.
- The Affordable Care Act created two programs aimed at young women who could be affected by domestic or dating violence and unintended pregnancy:
 - The first, called Personal Responsibility Education Program (PREP), provides each state mandatory funds for personal responsibility education programs targeted to reducing pregnancy rates in youths between the ages of 10-19 years old. The educational programs were urged to include adult preparation skills such as healthy relationships. Futures released guidance memos to the states on how to incorporate violence prevention and healthy relationships into the program, and directly worked with several states on this program.
 - The other opportunity, called Services for Pregnant and Parenting Teens, established a competitive grant program to states to help pregnant and parenting teens and women. As part of this program, states could fund intervention and supportive social services to victims currently pregnant or were pregnant one year before being a victim of domestic violence, sexual assault, stalking, or sexual violence. The service dollars could be used for a hotline, housing, or counseling.
- For tools and resources to prevent unplanned pregnancy through violence prevention see: http://www.futureswithoutviolence.org/content/features/detail/788/

Inclusion of Domestic Violence in National Prevention Strategy

- Overall, the Affordable Care Act's lasting impact is its attempt to move the health system from a
 disease treatment model to prevention and health promotion. As one action, ACA created the
 National Prevention Council to provide coordination and leadership at the Federal level, with
 respect to prevention, wellness and health promotion practices, the public health system and
 integrative health care.
- When the Council released the first National Prevention Strategy in June 2001, "Injury and Violence Free Living" was articulated as one of seven national priorities. This priority and the work of the Council is intended to be a roadmap for the federal agencies and their partners. With the support of Blue Shield of California Foundation, Futures is providing guidance on the implementation of how to include violence and abuse prevention in federally-supported prevention, health promotion and public health programs.

Intimate Partner Violence and Native Women

- The Affordable Care Act included set-asides on most of the programs listed above for Native women and also expressly included a new Indian Health Services behavioral health program that recognizes and addresses violence and abuse.
- It requires the agency to establish, in every Service area, programs involving treatment for: (1) victims of sexual abuse who are Indian children or children in an Indian household; and (2) other members of the household or family of the victims.
- It also authorizes programs, in each Service area, to involve the prevention and treatment of: (1) Indian victims of domestic violence or sexual abuse; and (2) other members of the household or family of the victims.
- For resources on responding to IPV in Indian Health Programs go to: http://www.futureswithoutviolence.org/content/features/detail/1741/

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