

FUTURES WITHOUT VIOLENCE

New Health Coverage for Women

The Affordable Care Act made health insurance more accessible, comprehensive, and better designed to meet women's unique health care needs. This is very important for all women and, in particular, women who have experienced domestic and interpersonal violence.

The Affordable Care Act (ACA) makes coverage affordable and provides a guaranteed and expanded set of benefits that women and their families need. For women who have been un- or under-insured, the ACA puts health insurance within reach. Women who have a pre-existing condition cannot be turned away from coverage – this includes prohibiting insurance discrimination against victims of domestic violence. Pregnant women now have guaranteed maternity benefits as part of their insurance package, and their newborns will get the screenings and care they need. For women who have stayed in unhealthy relationships for fear of losing their health insurance, the ACA offers options to access affordable health care not tied to their partner. In other words, affordable and comprehensive coverage is within reach for all women.

Expanded Coverage

The ACA expands coverage for women by removing barriers used by insurance companies to deny care or to justify high premiums. In the past, insurance companies were able to charge women more for coverage, and they weren't guaranteed that the coverage they bought would cover all their needs. Now insurers can't discriminate based on gender and all insurance products must cover a core set of essential benefits.

New Provisions make is so that:

- Insurance companies can no longer cancel your coverage if you become sick
- They can no longer put lifetime limits on your coverage
- They can no longer deny you coverage for pre-existing conditions
- Simply being a woman is no longer a pre-existing condition Pregnancy—or being of child-bearing age—is no long a pre-existing condition
- Young adults can now remain on their parents' insurance until they are 26 years old

Women can enroll in health insurance, or renew an existing policy, through the Insurance Marketplace but they need to act now. Open Enrollment is November 15, 2014 – February 15, 2015.

Women can apply online at healthcare.gov, or call the Call Center at 1-800-318-2586. Certified, free, local in-person help can be found by going to localhelp.healthcare.gov and entering the zip code.

Women who have experienced domestic violence may be eligible for significant financial help to purchase coverage. Talk to a certified assister or a Call Center representative to better understand the available options.

Importantly, the ACA prohibits insurance companies from using domestic violence as an excuse to deny coverage. Before the ACA, seven states allowed insurers to deny health insurance to DV survivors and only 22 states had adequate protections against this practice.

The new Insurance Marketplaces offer standardized insurance products that make choices easier to understand. The Marketplace allows women to use email or an alternate addresses—such as a DV shelter—when applying for coverage.

Addressing Affordability

Significant financial help is available to help women and their families pay for health insurance premiums and cost sharing. These subsidies are available on a sliding scale based on household income.

There also is assistance available for women who need help understanding or applying for health insurance, including determining if they are eligible for financial assistance. Women can get help comparing their coverage options and can learn the types of financial assistance available. They can also get help applying for the hardship waiver for domestic violence. To get help in English or Spanish, contact healthcare.gov or call 1-800-318-2596. For help in a language other than English, call 1-800-318-2596 and tell the customer service representative the language you need and free help will be provided. Local, confidential in-person help may also be available. Go to <https://localhealth.healthcare.gov> and type in your zip code to see what type of in-person assistance is available in your area.

It is important to note that **all individuals and families are now required to have health insurance**. If they do not have the minimum essential coverage during the year—in other words, if they do not have health insurance—they have to pay a penalty on their taxes. This is called the “shared responsibility” penalty. For calendar year 2014, the penalty is the greater of \$95 or a percentage of your income, and it increases significantly in future years.

If you have experienced certain hardships during the year, it is possible to get a waiver from the insurance requirement. One category of hardship that qualifies for an exemption is “domestic violence.” Both women and their dependents are eligible to apply for the exemption. A hardship application for domestic violence must be filed within three years after the month(s) during which the hardship occurred.

If a woman gets a hardship exemption, she will not be subject to the tax penalty. While this is an important temporary exception, it is very important to note that she will also not have health insurance coverage – which is critical to her move toward wellness and healing. Many women can benefit from substantial help paying premiums or be qualified for Medicaid coverage in some states. Women should pursue qualifying coverage through their state’s Marketplace in order to get coverage as soon as they are able.





New Benefits

Almost all health insurance plans are required to provide a range of covered services for women. A package of “essential health benefits” is included in every plan. Women are now able to pick a primary care provider from their in-network providers including their OB-GYN. Plans are now required to cover mental health and substance abuse disorder treatments in the same way as other medical services.

Coverage of screening and brief counseling for domestic and other interpersonal violence must be offered in all new private insurance plans. Screening may consist of a few, brief, open-ended questions and can be facilitated by the use of brochures, forms, or other assessment tools including chart prompts. The federal guidelines say that “counseling provides basic information, including how a patient’s health issues may relate to violence and referrals to local domestic violence specialists when patients agree to referrals. Easy-to-use tools such as patient brochures, safety plans, and provider educational tools, as well as training materials, are available through the HHS-funded National Health Resource Center on Domestic Violence’s online toolkit: healthcaresaboutipv.org Individual insurance plans will determine the details of what this plan looks like for their subscribers, but millions of women will now be eligible for screening and brief counseling.

Other preventive care services are provided to women at no out-of-pocket cost to the patient. These services include—but are not limited to:

- Mammograms
- Contraception
- Annual well woman visits
- Pap tests
- Bone density screening

For women who are pregnant, all plans must cover a guaranteed package of services including:

- Preventive care like gestational diabetes screen
- Breastfeeding support for women
- Newborn care
- Well-baby and vaccines for children
- Some pregnant women will get comprehensive coverage through Medicaid and CHIP



A wide range of benefits is guaranteed to cover women's sexual health including:

- Annual counseling on sexually transmitted infections
- Annual HIV screening and counseling
- For women 30 and over, screening for human papilloma virus (HPV) every three years, which helps prevent cervical cancer
- Free contraception and contraceptive counseling

The Affordable Care Act creates enormous new opportunities for all women to finally receive the health care they need and deserve. For women who have been or are victims of violence, new protections and requirements mean their unique health needs will be better understood and addressed. Importantly, no health insurer will be allowed to deny a victim health insurance because of the abuse, and no abused woman will ever need to stay in an abusive relationship just to ensure she or her children receive health care.

For additional information, please go to www.healthcare.gov or www.healthcaresaboutipv.org.

Futures Without Violence, formerly Family Violence Prevention Fund, works to prevent violence within the home, and in the community, to help those whose lives are devastated by violence because everyone has the right to live free of violence.

This part of a series of briefs meant to help advocates for women and children exposed to violence navigate the new health care law.

For additional information, please go to: www.healthcaresaboutipv.org or www.futureswithoutviolence.org, or call 202-595-7382.

