



A Brighter Day for Women's Health

Being a woman in Alabama is getting easier, thanks to new protections in the Affordable Care Act (ACA).

Starting Aug. 1, 2012, the ACA requires new and renewing health plans to cover these benefits at no cost:

- **Well-woman checkups**, including Pap smears, mammograms and other routine tests
- **Screening** for gestational diabetes and sexually transmitted diseases, including HIV
- **Family planning**, including counseling, contraception and sterilization (*with exemptions for certain employers*)
- **Breastfeeding support**, including lactation counseling and equipment
- **Domestic violence resources**, including screening and referral

The new benefits build on ACA protections already in place:

- **OB/GYN visits** without a referral
- **No more risk of losing coverage because you get sick** (applies to most plans now, all in 2014)
- **No more "pre-existing condition" exclusions for kids**
- **Family coverage to age 26**: Children can stay on parents' plans
- **Well-baby checkups** with no co-pay
- **Full maternity coverage in new insurance plans** (all plans must cover in 2014)

And more benefits are coming in 2014:

- **No more gender bias in health insurance cost**: Companies will no longer be able to charge women higher premiums just because they're women, a practice known as "gender rating."
- **Coverage of adults' "pre-existing conditions,"** including gender-related factors such as prior C-sections or incidents of domestic violence or sexual assault
- **No more caps on coverage amounts**: Insurance policies will no longer be able to limit the medical expenses they will cover each year or over your lifetime.
- **Expanded coverage**: Many more low-income Alabamians will qualify for free or very-low-cost health insurance. And uninsured moderate-income families and individuals will receive income tax credits to help them buy quality, affordable coverage.