



A brighter day for women's health

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

The ACA requires health plans to cover many benefits at no cost, including:

- **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

These benefits build on ACA protections in place for everyone:

- **OB/GYN visits** without a referral
- **No more risk of losing coverage because you get sick**
- **No more “pre-existing condition” exclusions**
- **Family coverage to age 26**: Young adults can stay on their parents' plans.
- **Well-baby checkups** with no co-pay
- **Full maternity coverage in new insurance plans**

More benefits went into effect in 2014:

- **No more gender bias in health insurance cost**: Companies can no longer 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 can no longer limit the medical expenses they will cover each year or over your lifetime.
- **Expanded coverage**: Many more low-income Alabamians may qualify for free or very-low-cost health insurance. Uninsured moderate-income families and individuals will receive income tax credits to help them buy quality, affordable coverage.