



WHAT YOU NEED TO KNOW: Women's Health Repealing and Replacing the ACA

HERE'S HOW REPEAL AND REPLACE WILL AFFECT WOMEN:

- Health costs, on average, will NOT increase.
- Will NOT be denied coverage for any reason, including pre-existing conditions.
- WILL have the ability to afford and buy the coverage and care they need, including maternity care, and contraception.

BOTTOM LINE: REPEAL AND REPLACE HELPS WOMEN:

- Greater options.
- Lower costs.
- Protects women with pre-existing conditions.

WHAT YOU NEED TO KNOW ABOUT WOMEN'S HEALTH: REPEALING AND REPLACING THE ACA

THE ACA HAS HURT WOMEN:

- Women—especially older women—saw greatest premium increases.
- Cancelled plans, broken doctor relationships, higher out-of-pocket costs.
- Hurt disproportionately by ACA employer mandate.
 - Women 2X as likely to have had their hours cut.
 - Women hurt by ACA's 30-hour threshold lost benefits, pay.
 - **Younger workers also disproportionately affected.**

DISPELLING MISPERCEPTIONS:

MISPERCEPTION: Women will pay more than men for insurance with repeal.

FACT: This is NOT true.

- As with ACA, Insurers CANNOT charge women more than men.
- Applies in all 50 states and cannot be waived.

MISPERCEPTION: Rape and domestic abuse will be treated as pre-existing conditions.

FACT: This is NOT true.

- 4 Pinocchios from the *Washington Post* fact checker.
- Survivors will not be treated any differently or charged more.
- **No one will be denied insurance coverage for any reason.**

MISPERCEPTION: Pregnancy, c-sections, and post-partum depression will be treated as pre-existing conditions so you would be denied a policy if you ever experienced any of these.

FACT: No one will be denied insurance coverage for any reason.

- (*Specific to American Health Care Act*) With state waivers, insurers may:
 - Ask questions about health only if you have a gap in coverage for more than 63 days.
 - Charge you an increased premium for a short period of time.

- Expectant mothers will fare better:
 - Under ACA, uninsured pregnant women cannot get coverage outside of limited enrollment period, must pay out of pocket until birth or until the next open enrollment.
 - Under repeal and replace, uninsured pregnant women have option to enroll in special protection programs for those with known higher costs.

MISPERCEPTION: Women will not have access to maternity coverage or no-copay birth control.

FACT: This is NOT true.

- **Popular benefit, women will still have access—if they want.**
- Non-waiver states: coverage still required for everyone.
- Waiver states: maternity, no-copay birth control coverage optional.
 - Up to states/consumers.
 - Insurers will still offer it, **your choice**.
- Many people don't want/need this coverage, shouldn't be forced to pay for it.

MISPERCEPTION: Many women will lose insurance coverage if the ACA is repealed.

FACT: Claims about coverage loss often taken out of context:

- No mandate → Some will **choose** not to buy insurance.
- **The goal: universal access to affordable health insurance coverage.**
- Want to make it as easy/affordable as possible for people to buy insurance.

HOW REPEAL AND REPLACE HELPS WOMEN:

- Women **will have greater options**.
 - Make the majority of decisions about health care/insurance for ourselves, our families.
 - Deserve the freedom to choose our insurance, doctors, and treatments.
- A choice is only really a choice if it is a choice you want. Under the ACA you have choices you didn't want—between very expensive plans that often cover things you don't want, and at cost of losing own doctor.

- **Premiums for women and men will decrease.**
- Consumers win—greater options/choices.
- More affordable.

WOMEN WITH PRE-EXISTING CONDITIONS WILL BE PROTECTED.

- No one will fall through the cracks.
- ALL people, women and men, healthy and sick, will have access.
- Not flimsy plans, but coverage we can depend on.
- **Under repeal and replace, no insurance company can deny insurance coverage to anyone for any reason.**
- Additional programs/funds to protect people with pre-existing conditions.