



What Health Reform Will Do for Women and Families

This fact sheet lists major provisions included in both the House and the Senate health reform bills. These are some of the important ways that both bills will make health care better and health insurance more fair and affordable for everyone, as well as making it possible for people who don't have it now to get it. To learn about significant differences between the two bills, and our analysis of which provisions would be better for women, consult our side-by-side comparison, *Women's Priorities for a Combined Health Reform Bill*.

1. Ban insurance denials for pre-existing conditions, such as cancer and diabetes.
2. Ban gender rating (charging women more than men for the same policy)
3. Provide Medicaid health coverage for more individuals and families by expanding eligibility and eliminating Medicaid's "categorical eligibility" rules (*Unfortunately, neither bill lifts the current 5-year wait for legal immigrants to qualify for Medicaid.*)
4. Allow state Medicaid programs to expand family planning services without going through a long process of obtaining a waiver from the federal government
5. Offer people without health insurance an opportunity to buy a policy from a new "exchange" with the assistance of federal subsidies for people with incomes up to 400% of poverty -- \$88,200 for a family of four – on a sliding scale.
6. Limit the amount of out-of-pocket health expenses, such as deductibles and co-pays, that insurers can expect you to pay in addition to your monthly premium.
7. Ban insurers from placing annual or lifetime limits on your coverage.
8. Reduce age rating (the practice of charging older people more for coverage)
9. Require coverage of preventive health care and screenings (such as pap smears and mammograms) without co-payments.
10. Provide funds for evidence-based, medically accurate and age-appropriate programs that educate adolescents about both abstinence and contraception.
11. Require insurers offering plans in the new "exchanges" to contract with essential community providers, such as community health centers, public hospitals, HIV/AIDS clinics and family planning clinics, which serve many low and moderate-income people.
12. Establish government oversight of health insurance rate increases.