

## AFFORDABLE CARE ACT

The Affordable Care Act was enacted March 23, 2010. The Affordable Care Act contains provisions to expand access to health insurance coverage, contain costs and improve health care quality.<sup>110</sup> Selected provisions with special significance for reproductive health are discussed on this page.

The Affordable Care Act includes several provisions that seek to expand access to health insurance coverage, including the establishment of Health Insurance Marketplaces, also known as Exchanges. These Marketplaces or Exchanges are one-stop marketplaces where consumers can choose a private health insurance plan based on their health needs. The Marketplaces or Exchanges identify qualified health plans; facilitate consumer assistance, shopping and enrollment; and monitor eligibility for premium assistance. The Affordable Care Act also extends dependent coverage, allowing children to remain on their parents' insurance through age 26.<sup>111</sup> This provides an important safety net for young adults who have some of the highest rates of uninsurance.<sup>112</sup>

The Affordable Care Act also includes provisions to extend access to preventive health care with no cost sharing. This includes eight preventive health services for women included in HHS Women's Preventive Services Guidelines, based on recommendations by the Institute of Medicine.

Sixty-two percent of women of reproductive age are currently using contraception. The most common method used is the pill (28 percent).<sup>113</sup> Because of the Affordable Care Act, most health insurance plans cover contraceptives without charging a co-pay or deductible.<sup>114</sup>

Breastfeeding is one of the most effective preventive measures mothers can take to protect their health and that of their children.<sup>115</sup> Although three-quarters of infants start out being breastfed, only about 15 percent are exclusively breastfed by 6 months of age,<sup>116</sup> as recommended by the Academy of Pediatrics. As part of the Affordable Care Act, pregnant and postpartum women have access to comprehensive lactation support and counseling from trained providers, as well as breastfeeding equipment, such as

pumps for expressing milk when separated from their babies, through their insurance.

The Affordable Care Act also requires additional preventive services be covered for adults generally, including tobacco use screening and cessation services with expanded coverage of services for pregnant smokers. In 2008-2010, approximately 12 percent of mothers reported smoking during the last three months of pregnancy. Smoking during pregnancy has been associated with adverse maternal and infant outcomes, including premature birth, birth defects, infant death, difficulty conceiving, and miscarriage.<sup>117</sup> Under the Affordable Care Act, private health insurance plans are required to cover tobacco cessation services, as is Medicaid for pregnant women, with no patient cost-sharing.<sup>118</sup>

### Preventive Health Services for Women

Source (III.10): U.S. Department of Health and Human Services, Health Resources and Services Administration, Women's Preventive Services Guidelines

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| <b>Well-woman visits</b> to obtain recommended preventive services   |
| <b>Gestational diabetes</b> screening for women 24 to 28 weeks pregnant and those at high risk of developing gestational diabetes  |
| <b>Human Papillomavirus (HPV) DNA Test:</b> high risk HPV DNA testing every three years for women with normal cytology results who are 30 or older                                   |
| <b>Sexually Transmitted Infections (STI)</b> counseling for sexually active women  |
| <b>Human Immunodeficiency Virus (HIV)</b> screening and counseling for sexually active women   |
| <b>Contraception:</b> Food and Drug Administration-approved contraceptive methods, sterilization procedures, and patient education and counseling, not including abortifacient drugs |
| <b>Breastfeeding</b> comprehensive support and counseling from trained providers, as well as access to breastfeeding supplies, for pregnant and nursing women                        |
| <b>Domestic and interpersonal violence</b> screening and counseling for all women  |