

# Women: Health Care Decision Makers

## Talking to Women about the Affordable Care Act's Benefits and How to Prepare for Enrollment

### Contents

- ▶ Event Outline and Messaging
- ▶ Event Suggestions
- ▶ Sample E-Newsletter
- ▶ Sample Social Media
- ▶ Sample Media Advisory
- ▶ Fact Sheets
  - Summary of Key Provisions
  - Shared Responsibility
  - Health Insurance Marketplaces
  - Affordability and Choice in the Insurance Marketplace
  - Expanding Access to Health Insurance
  - Premium and Cost Sharing Assistance
  - Improving Health Care for Older Women
  - Improving Health Coverage for Lower-Income Women
  - Better Maternity Care and Parenting Visits
  - Coverage for Lower and Moderate Income Pregnant Women
  - Expanding Medicaid Family Planning Services
  - Preserving Access to Women's Health Clinics
  - Comprehensive Sex Education for Teens
  - Restrictions on Abortion Coverage
  - Health Information Technology: The Foundation for Health Reform

The National Partnership for Women & Families is a nonprofit, nonpartisan advocacy group dedicated to promoting fairness in the workplace, access to quality health care and policies that help women and men meet the dual demands of work and family. More information is available at [www.NationalPartnership.org](http://www.NationalPartnership.org).

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# Women: Health Care Decision Makers

SEPTEMBER 2013

**Women are the health care decision makers in our country – they make approximately 80 percent of the health care decisions<sup>1</sup> in their families. Women take the lead role in choosing health plans, scheduling doctor’s appointments, and making sure their loved ones are getting the care they need. Women need the right tools and information to make the best health care choices for their families and for themselves. That’s why it’s critical for women to know all of the benefits of the Affordable Care Act (ACA) and where they can get information about how to enroll in the health plan that’s right for them.**

## The ACA’s Benefits for Women

The ACA provides tremendous benefits for women. Many of these benefits are already in effect and some of the most important improvements are right around the corner.

### Benefits in effect

- ▶ Women are no longer subject to lifetime limits on their care.
- ▶ Women are guaranteed access to preventive services, such as birth control, mammograms and cervical cancer screenings, with no deductibles or copays.
- ▶ Young women can stay on their parents’ health insurance plans until age 26.
- ▶ Older women in the Medicare Part D prescription drug donut hole get a 50 percent discount on name brand prescription drugs. The donut hole will be eliminated by 2020.
- ▶ Older women are guaranteed access to preventive screenings with no deductible or copays.

### Benefits beginning October 1<sup>st</sup>/ January 1<sup>st</sup>

- ▶ Women will be able to comparison shop for health insurance plans in the new online marketplaces.
- ▶ Women will not have to pay more than men for the same insurance policies, a practice known as “gender rating.”
- ▶ Women will not be denied coverage because they are sick or have pre-existing conditions.
- ▶ Women will have guaranteed maternity coverage.

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<sup>1</sup> U.S. Department of Labor. *General Facts on Women and Job Based Health*. Retrieved 10 July 2013, from [www.dol.gov/ebsa/newsroom/fshlth5.html](http://www.dol.gov/ebsa/newsroom/fshlth5.html)

# How the ACA Affects Your Family

As the key health care decision makers in their families, women need to know how the ACA will affect their loved ones' insurance coverage.

## ▶ **If your family has health insurance**

- ▶ If your family has health insurance and you like the plan you're on, you should be able to stay enrolled in the coverage plan you already have.
- ▶ If your family has employer provided health insurance, check with your employer to see if your plan has changed. The ACA added important new benefits to new insurance plans, including required coverage of preventive services with no cost-sharing.
- ▶ If your family purchases health insurance on the individual market and is looking for better coverage and/or a better price, you can choose to purchase a plan in the new online marketplaces. Health insurance marketplaces will allow you to compare plan costs and benefits side by side. You may even qualify for tax credits that will help to cover the cost of your monthly premium.

## ▶ **If you, your family, or any member of your family, is uninsured**

- ▶ If you, or any member of your family is uninsured, your family or family member will have new options for obtaining coverage, such as purchasing a plan in a state health insurance marketplace.
- ▶ You, your family, or your family member can purchase health insurance in the new online marketplaces. You may even qualify for tax credits that will help to cover the cost of your monthly premium.
- ▶ You, your family, or your family member may qualify for Medicaid coverage, especially if your state has chosen to expand its Medicaid program. Your state Medicaid office can help you learn more about eligibility for Medicaid coverage.
- ▶ If your adult child is uninsured, you can cover him/her on your plan until he/she turns 26.

## ▶ **If you are a caregiver for an aging loved one**

- ▶ The ACA strengthens Medicare by improving access to primary care, reducing out of pocket costs for certain services and prescriptions, and incentivizing coordination of care between practitioners and patients.
- ▶ In addition to the changes from the ACA, women and families are beginning to gain electronic access to their own medical records thanks to ongoing progress in health information technology (health IT). [Blue Button](#) is one easy, secure way for Medicare beneficiaries to securely download their medical records in digital form from the Medicare website. Convenient access to real time information is essential to women who are managing health and care for their aging loved ones, because it makes it easier for caregivers to coordinate appointments, medications, and treatments.

## Learn More: ACA Benefits and Enrollment Resources

- ▶ [Summary of Key Provisions \(pdf\)](#)
- ▶ [Shared Responsibility \(pdf\)](#)
- ▶ [Health Insurance Marketplaces \(pdf\)](#)
- ▶ [Affordability and Choice in the Insurance Marketplace \(pdf\)](#)
- ▶ [Expanding Access to Health Insurance \(pdf\)](#)
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- ▶ [Restrictions on Abortion Coverage \(pdf\)](#)
- ▶ [Health IT: The Foundation for Health Reform \(pdf\)](#)

**HealthCare.gov:** The newly re-launched website [healthcare.gov](http://healthcare.gov) is a great, user-friendly resource for more information on the health insurance marketplaces, as well as important information on enrollment. Consumers can also call a **hotline, toll-free, at 1-800-318-2596**. The hotline is operational 24 hours a day 7 days a week

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# Women: The Health Care Decision Makers

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**Women are the health care decision makers in our country – they make approximately 80 percent of the health care decisions in their families. Women often take the lead in choosing health plans, scheduling doctor’s appointments, and making sure their loved ones are getting the care they need. Women need the right tools and information to make the best health care choices for their families and for themselves. That’s why it’s critical for women to know all of the benefits of the Affordable Care Act (ACA) and where they can get information about how to enroll in the health plan that’s right for them.**

## Event and Outreach Suggestions

- ▶ Partner with a local women’s advocacy organization and/or a health care advocacy organization like the American Association of University Women, League of Women Voters, Planned Parenthood, American Heart Association, American Diabetes Association, and Enroll America to host an information session with your constituents. Contact Health and Human Services to bring experts to your information session.
- ▶ Host a roundtable discussion with local women’s leaders and constituents about the importance of women as health care decision makers. Talk about the unique health care challenges facing women and how the Affordable Care Act benefits women and their families.
- ▶ Host a press conference with local women’s advocacy organizations and local female community leaders to highlight the role of women as health care decision makers and messengers for the Affordable Care Act. Talk about the importance of ensuring that women have the information and tools they need to make the best health care decision for themselves and their families.
- ▶ Share outreach materials via social media (included)
- ▶ Send an e-newsletter promoting outreach materials including Healthcare.gov (included)



## Women: Health Care Decision Makers

### Sample E-News Letter

Subject: Important Information for the Women in Your Life

Dear Friend,

As you may know, the new online health insurance marketplaces are open! If you're uninsured or looking for better, more affordable health coverage, visit [HealthCare.gov](http://HealthCare.gov) today.

It's critical to spread the word about the enrollment period and to share information about the benefits of the [Affordable Care Act](#) with your friends and family.

It's especially important to share this toolkit and [HealthCare.gov](http://HealthCare.gov) with the women in your life, since women are frequently the health care decision makers in their families.

Women need the right tools and information not only to make the best health care choices for their families – but to make the right choices for themselves, as well.

Thank you.

Sincerely,  
(Member Name)

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## Sample Facebook Posts

- ▶ Did you know research shows that women are frequently the health care decision makers in their families? Check out this helpful toolkit ([link](#)) about the Affordable Care Act open enrollment period and benefits of the law and share it with the women in your life today!
- ▶ Did you know women make approximately 80 percent of the health care decisions in their families? Check out this helpful toolkit ([link](#)) about the Affordable Care Act open enrollment period and benefits of the law and share it with the women in your life today!
- ▶ Unsure how the Affordable Care Act’s new online marketplaces will affect you and your loved ones? Check out these handy fact sheets ([link](#)). Please share to spread the word!

## Sample Tweets

- ▶ Research shows women are often the health care decision makers in their families. Share this [#ACA](#) toolkit with women in your life [\[link\]](#)
- ▶ Did you know women make 80 percent of health care decisions in their families? Share this [#ACA](#) toolkit with women in your life [\[link\]](#)
- ▶ Parents: Are you or your kids uninsured? The new online marketplaces are open and affordable health insurance is available. [#GetCovered](#)

- ▶ Moms & Dads: Kids don't have insurance? Now, they can get it! Learn more about the new #ACA online marketplaces: [\[link\]](#)
- ▶ Do you or a loved one need #healthinsurance? The #ACA's new online marketplaces are open for business. Learn more: [\[link\]](#) #GetCovered
- ▶ Are you a savvy shopper in need of #healthinsurance? Now you can comparison shop in the ACA's new online marketplaces. [\[link\]](#) #GetCovered
- ▶ The #ACA has tremendous benefits for #womenshealth. Learn more [\[link\]](#) #GetCovered
- ▶ #Women need the right tools and information to make the best #healthcare choices for their families and for themselves. #ACA [\[link\]](#) #GetCovered





## **(Member Name) to Promote Affordable Care Act Enrollment and Highlight Benefits of the Law for Women and Families**

City, State — Date — (Member Name) will host a (describe event) to highlight the important benefits of the Affordable Care Act and discuss key enrollment dates. (Member Name) will emphasize what women need know to make the best health care decisions for themselves and their families. Women make approximately 80 percent of health care decisions in their families and take the lead role in choosing health plans, making doctor’s appointments, and ensuring medication is taken properly.

WHO:

WHAT:

WHEN:

WHERE:

# # # #