



HOW DOES THE AFFORDABLE CARE ACT BENEFIT AFRICAN-AMERICAN WOMEN IN GEORGIA



WOMEN GAIN ACCESS TO CERTAIN PREVENTATIVE WOMEN'S HEALTH CARE SERVICES WITH NO OUT OF POCKET COST.

Since 2012, the ACA requires individual and group private insurance plans, as well as those receiving coverage under the Medicaid expansion, to cover well-woman visits, domestic violence screening and counseling, and FDA-approved contraceptives without co-pays.ⁱ

THE ACA PROHIBITS SEX BASED INSURANCE DISCRIMINATION.

Companies cannot charge different premiums based on sex. Prior to the ACA, a healthy 22-year-old woman could be charged 150% higher than a 22-year-old man.^v The ACA also prohibits insurance companies from denying a person insurance coverage because of a pre-existing condition. This disproportionately affects African-American women because these women are more likely to have pre-existing chronic conditions.

PROTECTIONS FOR PREGNANT WOMEN AND MOTHERS ARE INCREASED. INSURANCE COMPANIES MUST NOW COVER MATERNITY CARE AND BREASTFEEDING SUPPORT.

Before the ACA, 87% of insurance companies did not cover this essential benefit.ⁱⁱ This care is incredibly important to African-American women in Georgia who are 10% less likely to receive prenatal care in the first trimester of pregnancy compared to white women.ⁱⁱⁱ The ACA also requires businesses with 50 or more employees to provide nursing breaks in a private area for breastfeeding mothers.^{iv}

Two Ways to Get Involved

Join SPARK, the Atlanta Chapter of the National Domestic Workers Alliance, and Moral Monday as we stand up for health equity!

Visit www.sparkrj.org to join our mailing list for the latest news, upcoming events, and opportunities to volunteer as we continue this push for healthy families!

Sources

- i. U.S. Department of Health and Human Services "Women's Guidelines" - www.hrsa.gov/womensguidelines/
- ii. National Women's Law Center, "Policy Indicators: Maternity Care" - <http://hrc.nwlc.org/policy-indicators/maternity-care>
- iii. National Women's Law Center, "Georgia Health Care Report Card: Women's Access to Health Care Services" - <http://hrc.nwlc.org/states/georgia>
- iv. U.S. Department of Labor Wage and Hour Division, "Fact Sheet #73: Break Time for Working Mothers Under the FLSA" - <http://www.dol.gov/whd/regs/compliance/whdfs73.pdf>
- v. US White House, "Health Reform For Women" - www.whitehouse.gov/files/documents/health_reform_for_women.pdf