

Enroll America Blog Post - Submitted by: Leni Preston, Chair, Maryland Women's Coalition for Health Care Reform - leni@mdchr.org - 301.351.9381



Health Care. Get It. speaks to a core principle of the Maryland Women's Coalition for Health Care Reform. Women really do "get it" and they have a unique role and a powerful voice in defining the success of the Affordable Care Act. Why? Women are the caregivers for:

- ✓ Themselves and their families - making about 80% of the health-care decisions for their families¹.
- ✓ Their communities - 34% of the physicians and over 91% registered nurses in this country are women².

We also know that women are big winners with the ACA.

- ✓ In the past insurance companies denied coverage to pregnant women– but no more.
- ✓ Women have greater financial security - they can change jobs knowing they can afford health coverage.
- ✓ All plans must include maternity care as an essential health benefit - before the ACA only about 12% of insurance plans in the individual market covered maternity care.
- ✓ Maryland Senator Barbara Mikulski's Women's Health Amendment ensures that women get the most important preventive care services without a co-pay or

¹ Department of Labor [statistics](#)

² Center for Research on Gender in the Professions. March 2011 [Report](#)

deductible. These include screenings for breast cancer and domestic violence, as well as contraceptive coverage.

But it doesn't matter how good a plan is if a woman can't afford it. In Maryland, Governor Martin O'Malley recognized that access to health care is a fundamental right and that expanding Medicaid to those up to 138% Federal Poverty Level (FPL) was fiscally sound policy. And, financial assistance is available to individuals and families with incomes up to 400% of FPL. In fact, 4 out of 5 individuals who signed up for insurance in 2014 are getting help with their insurance premiums. Are you eligible? Find out [here](#).

In this 2nd open enrollment period, we need women to reach out to friends and family: Moms are especially important. An Enroll America [survey](#) showed that 19% of young adults had help from their Mom when they enrolled in 2014. So, tell them, *Health Care. Get It - Now!*

We also need to empower women with information because, according to an Enroll America survey, 79% of women who remain uninsured believe they don't know enough about the ACA. We need to give them the ability to navigate the complex language of health insurance in order to make informed and wise decisions. For example, the Maryland Women's Coalition created [selecting a plan: your checklist](#) to help individuals increase their health insurance literacy. And, checklists for vulnerable populations can be found on our [website](#) - these include individuals with a substance use disorder, those living with HIV, and members of the LGBT community.

Women can learn more about how to effectively use their insurance under ACA from Enroll America's GetCoveredAmerica [webinar](#), which encourages women to take advantage of the [preventive care services](#) that are covered under ACA, including maternity care, vaccinations and breast health. Another helpful tool is this [fact sheet](#) from Raising Women's Voices.

Let's not forget, though, that the insurance card is just the first step. A recent Kaiser Family Foundation [report](#) showed that there are gaps in the public's knowledge about

insurance and how to use it. To address this the Coalition released its *Take Care. getting the most of your health insurance* [booklet](#) for the newly insured and others.

Nothing is perfect, though, and there is much more work to be done to ensure that everyone gets the coverage and care they need and deserve. First, they need to sign up for coverage for themselves and their families. They can learn more about different plans and what kind of financial assistance is available by visiting GetCoveredAmerica.org. But, women should also send the message to legislators and other decision makers that they need to be at the table when laws are drafted and policies made. And women need to step up and make their voices heard so that their sisters know the value of health care coverage and how they can "get it."

