BROUGHT TO YOU BY

GETTING COVERED

TIPS FOR YOUNG WOMEN

If you are a young woman, there are a few extra things you should be aware of when you purchase insurance and seek care:

Prevention

» **The health reform law requires new health plans to provide certain services and screenings without requiring a co-pay or coinsurance. These include:**

- At least one "well-woman" preventive care visit annually
- Cervical cancer screenings (pap smears)
- HPV vaccinations for women under 27
- Screening and counseling for STIs, including HIV

Free Prescription Birth Control

» **Prescription birth control will now count as preventive care, meaning that insurers will have to provide it without co-pays or deductibles to consumers enrolled in new health plans. The rule takes effect on August 1, 2012 for most plans and August 1, 2013 for plans provided by certain religious employers.**

- If you need to access prescription birth control before the new regulations kick in, you can visit **http://bedsider.org/widgets/cost** to look for places to get free or low-cost access to contraceptives and to learn about the various methods available. You should also check to see if you're eligible for family planning services under Medicaid.

Discrimination

» **Starting in 2014, insurance companies won't be able to use gender or health status to determine premium costs or whether to offer coverage.**

- If you can't get covered right now because of a pre-existing condition, check out our **"What Do You Need To Know If You Have A Pre-Existing Condition"** flyer.
- Because of the new law, if you are under 19, insurance companies already can't deny you coverage for a pre-existing condition.
- Download the **"Health Insurance Options When You're In School"** flyer to learn your options if your coverage is too expensive because an insurance company is discriminating against you.

Pregnancy

» **If you think you may become pregnant sometime soon, check your plan carefully for the type of benefits it provides for prenatal care and actual hospital stays when giving birth.**

- Plans purchased by individuals or families sometimes don't cover women who are pregnant, calling pregnancy a "pre-existing condition." (Job-based plans can't do this, however.) Given the cost of pregnancy - delivery averages from $6,000 to $8,000 - and the cost of caring for a baby, it is important to have insurance beforehand.
- If you can't afford insurance and are pregnant, you may qualify for coverage through the Medicaid program. See the flyer **"Health Insurance Options When You're Out Of School."**