

# Protect Our Care Wisconsin: 11th anniversary of the Affordable Care Act

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WISCONSIN — Eleven years ago, the Affordable Care Act (ACA) became the law of the land and millions of women gained coverage and critical protections as a result. Among the many benefits of the ACA, the health care law ensures that women cannot be charged more than men for the same coverage. Additionally, [68 million](#) women with pre-existing conditions like diabetes and asthma are protected from discrimination, and they are no longer subject to annual or lifetime limits. The ACA also [guarantees](#) free preventive care, such as mammograms, Pap smears, and other important screenings, in addition to providing birth control with no out-of-pocket fees. These benefits, along with creation of the ACA Marketplace and expansion of Medicaid, have improved the health of women across the country.

After four long years of Republican efforts to repeal and sabotage the law, President Biden and Democrats in Congress are now working to build on the strong foundation of the ACA to expand coverage, lower costs, and reduce racial disparities in health care. On March 11, President Biden signed the American Rescue Plan into law, historic legislation that includes the most significant health care expansion in a decade. Making coverage more affordable and accessible is essential as millions of women have lost their jobs and their health insurance during the COVID-19 pandemic. Protect Our Care recently released a [report](#) detailing the impact of the American Rescue Plan on women's lives.

## Thanks To The ACA:

- **68 Million Women With Pre-Existing Conditions Cannot Be Charged More Or Denied Coverage.** Prior to the ACA, [conditions](#) like asthma, diabetes, and even pregnancy were grounds for insurance companies to charge more or deny coverage altogether. Additionally, insurance companies could impose [annual and lifetime limits](#) on coverage, which further eroded access to care for the sickest patients.
- **Women Cannot Be Charged More Than Men For The Same Coverage.** Before the ACA, women were often charged premiums on the nongroup market of [up to 50 percent higher](#) than men for the same coverage, and [1 in 5 women](#) reported postponing or going without preventive care due to cost. Thanks to the ACA, insurers cannot charge women more than men for the same coverage, and women gained access to important preventive care services with no out-of-pocket costs.
- **More Than 60 million People Have Access To Birth Control With No Out-Of-Pocket Fees.** The ACA guarantees that private health plans cover [18 methods](#) of contraception and make them available to [62.4 million](#) patients with no out-of-pocket costs. More than 99 percent of sexually-active women have used contraceptives at some point in their lifetimes, and approximately [60 percent](#) of women of reproductive age currently use at least one birth control method. In addition to increasing access to this essential treatment, this ACA provision has saved money for women and their families: women saved \$1.4 billion on birth control pills alone in 2013.
- **Women Can No Longer Face Discrimination In Health Care Settings.** [Section 1557](#) of the ACA prohibits discrimination the basis of race, color, national origin, sex, age, or disability by any health program or activity receiving federal assistance. It also prohibits these types of discrimination in health programs and activities administered by HHS as well as the ACA marketplaces.
- **Nursing Parents Gained Breastfeeding Support And Critical Workplace Protections.** The Affordable Care Act [requires](#) insurance companies to cover breastfeeding support and counseling as well as breast pumps without cost-sharing for pregnant and nursing women.

## **A Closer Look At How The Affordable Care Act Is Working For Women Across The Country:**

**The Number Of Uninsured Women In The U.S. Fell By Nearly Half Between 2010 And 2016.** The number of women lacking health insurance had [fallen by almost half](#) between 2010 and 2016, from 19 million to 11 million. The uninsured rate for women with low incomes fell from 34 percent to 18 percent over the same period.

**The ACA Improved Women's Access To Care.** Studies have shown that women with insurance are far more likely to receive preventive care, [including](#) mammograms. According to the Commonwealth Fund, the percentage of women skipping needed care, including filling a prescription, going to the doctor, or receiving recommended care, [dropped](#) from 48 percent in 2010 to 38 percent in 2016. Additionally, the number of women reporting problems with medical bills [declined](#) after the implementation of the ACA. The Center for American Progress [found](#) that, by 2014, Black women were already more likely to receive care because of the ACA.

**The ACA's Medicaid Expansion Improved Maternal Health.** Research from the Georgetown Center for Children and Families found that Medicaid expansion has [helped fill gaps in maternal health coverage](#), leading to healthier mothers and babies. It also helps new mothers [maintain](#) access to coverage and important postpartum care after giving birth. Multiple studies draw the connection between Medicaid expansion and reduced infant and [maternal](#) mortality rates. One [study](#) found that reductions in maternal mortality in expansion states were concentrated among Black mothers, "suggesting that expansion could be contributing to decreasing racial disparities in maternal mortality." Medicaid expansion has also been tied to [improving](#) access to birth control and family planning.