



**SPARK**

# 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.<sup>i</sup>

## **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.<sup>v</sup> 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.<sup>ii</sup> 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.<sup>iii</sup> The ACA also requires businesses with 50 or more employees to provide nursing breaks in a private area for breastfeeding mothers.<sup>iv</sup>

## **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](http://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/](http://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](http://www.whitehouse.gov/files/documents/health_reform_for_women.pdf)