

WOMEN WITH DISABILITIES AND EXPANDING ACCESS TO PREVENTIVE SERVICES: INSURANCE COVERAGE FOR MAMMOGRAPHY

If you have a disability, private health insurance is hard to get. Unless you get health insurance through your employer, private health insurance can be expensive and still does not cover all your medical needs. Thanks to the Affordable Care Act (health insurance legislation passed by Congress and signed into law by President Obama on March 23, 2010), health insurance plans will help people with disabilities get better health care.

The Affordable Care Act

- In the U.S., chronic diseases are responsible for 7 out of 10 deaths each year and account for 75% of health spending. Many chronic conditions are preventable, and hopefully the health status of people with disabilities will improve under the Affordable Care Act.
- Research shows that sharing the cost of insurance with the insurance company (includes co-payments and deductibles paid when going to the doctor's office) discourages women from getting the most basic preventive health services, like mammograms, clinical breast exams, and Pap smears.
- Even having to pay a small co-payment like \$10 or \$15 keeps some women from getting some of these basic preventive services. One study found that the rate of women receiving mammograms went up by 9% when they did not have to pay a deductible of \$10 or \$15.

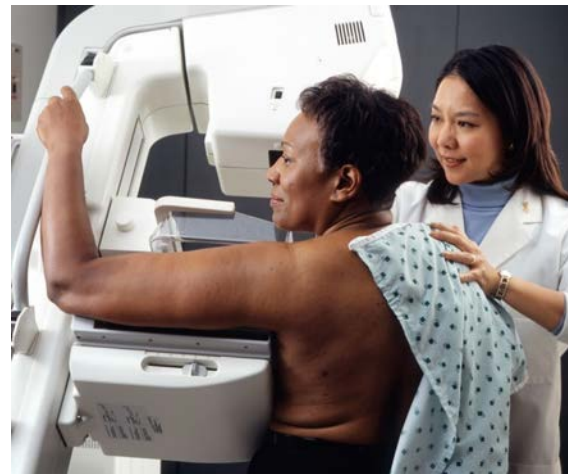
- The Affordable Care Act is expanding options for people with disabilities for their health insurance and beginning to make health insurance more affordable and accessible for everyone.
- The Affordable Care Act makes it illegal for insurers to deny coverage to women because they get sick. Now, insurers cannot refuse to cover women who get breast cancer, have Caesarean sections, or get chronic health conditions.

Will my mammogram and other women's preventive services be covered under my private health insurance?

YES, under the Affordable Care Act, women's preventive services, such as:

- MAMMOGRAMS,
- PAP SMEARS, AND
- OTHER PREVENTIVE WOMEN'S SERVICES

are covered at NO COST to the insured person.



source: National Cancer Institute
Author: Rhoda Baer (Photographer)

Will my mammogram be covered by Medicare?

- The Affordable Care Act also recommends that preventive services, including mammograms, be FREE for people on Medicare.
- Medicare covers the full cost of a mammogram once every 12 months for all women with Medicare aged 40 and over, with no co-pays for the women.

