



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.

Will Medicaid pay for my mammogram? Will Medicaid pay for referrals to cancer treatment?

- YES and YES! All state Medicaid programs plus the District of Columbia cover screening mammograms. State Medicaid offices should be able to provide screening coverage information to interested individuals.
- Under the Affordable Care Act, states will now be able to cover more low income individuals and families as the states will receive more funds from the federal government. If your state expanded Medicaid under the Affordable Care Act and you earn around \$14,000 per year or if your family earns around \$29,000 each year, you may now be eligible to enroll in Medicaid.
- All 50 states plus the District of Columbia provide Medicaid coverage for all women diagnosed with breast cancer through the Centers for Disease Control and Prevention's (CDC's) National Breast and Cervical Cancer Early Detection Program (NBCCEDP). This program provides breast and cervical cancer screening to low-income, uninsured, and underserved women for free or at very low cost. Each state runs its own program, which provides both screening and diagnostic services. These services include:
 - ✓ Clinical breast exams
 - ✓ Mammograms
 - ✓ Pap tests
 - ✓ Diagnostic testing for women whose screening results are abnormal
 - ✓ Surgical consultations
 - ✓ Referrals to treatment
- Each state's Department of Health has information on how to contact the nearest CDC screening and early detection program in your area. For more information, please contact the CDC at 1-800-CDC-INFO (1-800-232-4636) or through the CDC web site at www.cdc.gov/cancer.

What if I do not have health insurance? Where can I get my mammogram?

- If you do not have health insurance and NBCCEDP does not work for you, try to find a center that offers low-cost or free mammograms. Contact the National Cancer Institute (1-800-4-CANCER) or the American Cancer Society (1-800-ACS-2345) for assistance.

REMEMBER--there are many options available for women to get their screening mammogram and clinical breast exam. The cost of insurance or not having insurance should be not a barrier to any women with a disability.



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877-465-6636 (hotline)

For more information, please contact Komen Project Director at 301-545-6140 x203 or visit our website at www.aahd.us

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