



**Women's Health Research Institute**  
*Putting Women's Health Research First*

**September 2013**

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Dear Friend,

September is here! This month hopes to be a productive month as we await the arrival of the Affordable Care Act on October 1. With the ACA allowing almost one million Illinoisans eligibility for health care coverage, we wanted to provide details that may affect you, a family member, or a friend next month. The ACA means something different for everyone and we hope that this article will be able to answer some pending questions or direct you to the experts about what you should expect or what action you should take.

There are several points of interest that we will be focusing on including what the ACA means for women and what new inclusions their health care plan will have come October.

Sincerely,

The Institute Staff

**The Affordable Care Act and what this means for WOMEN**

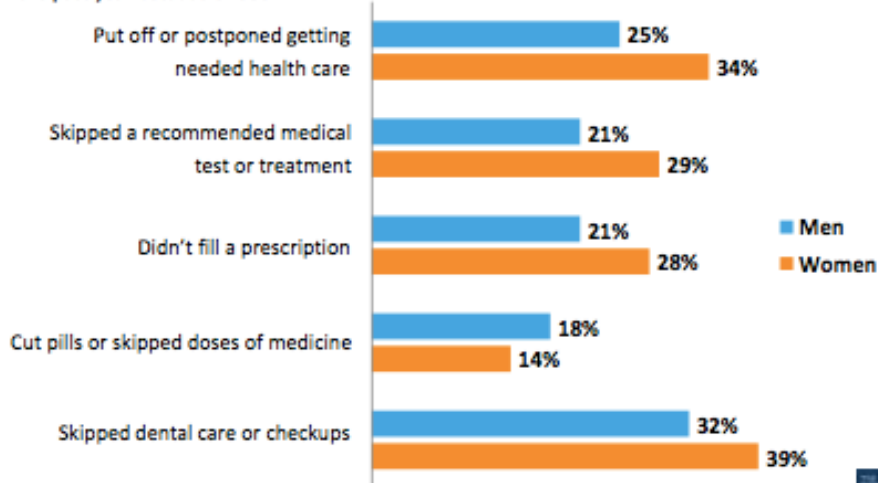
Everyone has a unique situation when applying for health insurance. but the ACA will have a different meaning for women in general.

Figure 2

Women who are offered

## Health care affordability is a barrier to care for many women

Percentage of men and women who say they or a family member have done each of the following in the past year because of COST:



NOTE: \*Indicates statistical significance at the 95% level.  
SOURCE: Kaiser Health Tracking Poll (May 2012).



health insurance through their work place are twice as likely than men to already be covered as dependents. This means, that although women are being offered health insurance through their employer, they instead chose to

obtain their health insurance through their spouse's employer as a dependent. Statistics from 2011 showed that 35% of women are being covered through their employer in comparison to 44% of men. Although it is understandable and common, this leaves too much room for women to lose that coverage in the event that they become divorced, widowed or their husband loses his job. Thus, if women are being offered health insurance through their employer, it is a good idea to take that option instead. The ACA is requiring that businesses with a number of 50 or more employees offer health insurance or face a fee. Now the ACA has come offering more coverage specific to women and more options for affordable health care. The ACA has recognized that women are not being covered as they should and have made assessments as to what will be included for women moving forward with the ACA.

### What coverage is the ACA including for women as "basic health?"

#### Screenings for:

- cervical cancer
- breast cancer
- osteoporosis
- obesity
- hypertension
- depression
- gestational diabetes
- domestic violence and counseling

#### Services such as:

- Well-woman visits
- HPV DNA testing for women 30 and older
- Sexually-transmitted infection counseling



- HIV screening and counseling
- All FDA-approved contraception methods and contraceptive counseling, including emergency contraception
- Breastfeeding support, supplies and counseling

### What is the marketplace?

The marketplace, also known as "health exchange," is the online database that has all of the health insurance options available through the ACA. Access to these health plans and applications are easily available through [HHS.gov](http://HHS.gov) (Department of Health and Human Services). The marketplace allows you to compare different options of coverage so that you can select the option that suits you best and is most affordable. Those who do not apply for a health insurance plan will be charged with a fine of \$95 (U.S) or 1% of their year income, whichever is higher.

### How can I prepare for the ACA applications?

Federal funds have been used to create the In-Person Counselor Program (IPC) all over the country, which are community groups designed to help you figure out the best health plan and to personally walk you through any questions or concerns you may have about the coverage options. Illinois residents may gain assistance with enrollment via in person at the [Illinois IPC locations](#), [online](#), by [phone](#) and a paper application will also be available. HHS has provided a list of ways to personally prepare for enrollment in the marketplace, "[How can I get ready to enroll in the Marketplace?](#)"

**The Illinois Department of Insurance has identified six insurance companies for inclusion in the Marketplace:** Blue Cross and Blue Shield, the state's largest health insurance market; Humana Inc. of Louisville, KY.; Carle Foundation, a nonprofit hospital in Urbana; Aetna Inc. of Hartford, CT.; Coventry Health Care Inc. of Bethesda, MA; and Land of Lincoln Health Inc. Co-op.



Sources:

1. Institute for Women's Health Research (September 2012) Forum Lecture Notes: **What Women and Their Providers Can Expect from the Affordable Care Act (ACA)** Presented by Debra Stulberg, MD, Assistant Professor, Department of Family Medicine, University of Chicago
2. Health Reform: Implications for Women's Access to Coverage and Care, August 29, 2013, The Henry J. Kaiser Family Foundation

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## **INSTITUTE HAPPENINGS**

**Menopause:** Should you take hormone therapy during menopause? What's the latest research about its safety?

Are there non-hormonal alternatives for managing hot flashes and other symptoms? Menopause and its management just got a lot less confusing with the launch of a new website, [menopausenu.org](http://menopausenu.org), that offers women a personalized approach to managing their symptoms and the latest information based on authoritative research. Created by the Women's Health Research Institute (WHRI) at Northwestern University, it can be viewed on a computer, tablet or smart phone.

### **Current Trials Available:**

Transdermal Estradiol for the Treatment of Postpartum Depression

For more information about the research treatment study, please contact us: The Asher Center, [\*Department of Psychiatry and Behavioral Sciences\*](#), Northwestern University Feinberg School of Medicine, (855) 99-ASHER.

You may receive up to \$100, plus items for your baby, for completing the study. Parking/bus fare provided.

### **Illinois Women's Health Registry**

In virtually every medical discipline, there exist unanswered questions pertaining to women's health and well-being. However, as more women participate in research studies, finding answers to these difficult questions will become a reality.

The Illinois Women's Health Registry database will be used to assist investigators to better understand the relationship between environmental exposures, stress, health symptoms, health trends and disease by gathering data on large numbers of women.

**Enroll NOW!**

## **ACA HELPFUL TOOL**

### **VIDEO:**

[The YouToons Get Ready for Obamacare: Health Insurance Changes Coming Your Way Under the Affordable Care Act](#)

## **UPCOMING EVENTS**

[September 17, 2013, Monthly Forum, 12:00pmRestarting the Menopause Discussion: From Confusion to Clarity presented by Elena Kamel, MD.](#)

[October 2, 2013, Monthly Forum, 12:00pmUpdate on Breast Cancer Prevention and Treatment presented by Virginia Kaklamani, MD, DSc.](#)

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