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TIPS FOR YOUNG WOMEN

If you are a young woman graduating this year, there are a few extra things you should be aware of when you purchase insurance and seek care:

Prevention

- » **The health reform law requires new health plans to provide certain services and screenings without having you pay a co-pay or coinsurance. These include:**
 - Cervical cancer screenings (Pap smears), and
 - HPV vaccinations for women under 27.

Discrimination

- » **Starting in 2014, insurance companies won't be able to use gender or health status to determine premiums or whether to offer coverage.**
 - If you can't get covered right now because of a pre-existing condition, check out our "**Chronic And Pre-Existing Conditions Health Insurance Options**" flyer that can be downloaded from www.YoungInvincibles.org/Toolkit.
 - Because of the new law, if you are under 19 insurance companies can't deny you coverage for a pre-existing condition.
 - Download the "**Health Insurance Options When You're Out of School**" flyer to learn your options if your coverage is too expensive because an insurance company is discriminating against you.

Pregnancy

- » **If you think you may become pregnant sometime soon, check your plan carefully for the type of benefits it provides for prenatal care and actual hospital stays when giving birth.**
 - Plans purchased by individuals or families sometimes don't cover women who are pregnant, calling pregnancy a "pre-existing condition." (Job-based plans can't do this, however.) Given the cost of pregnancy - delivery averages from \$6,000 - \$8,000 - and the cost of caring for a baby, it is important to have insurance beforehand.
 - If you can't afford insurance and are pregnant, you may qualify for coverage through the Medicaid program.

Contraceptives

- » **It is not yet technically clear whether the preventive benefits above, that are given at no extra cost, will include forms of birth control at no extra cost as well. Stay tuned for more information on this.**
 - If birth control is not covered under this provision and you plan on using it, make sure that the birth control coverage on your plan is sufficient to cover this expense.
 - Depending on your income level, you may be eligible for Medicaid coverage for family planning and other reproductive health services.
 - Finally, you can visit <http://bedsider.org/widgets/cost> to look for places to get free or low-cost access to birth control.