



In Iowa's Interest:

Celebrating Mom; Appreciating New Health Care Freedom

by Senator Tom Harkin

Moms in Iowa and around the country have a lot on their minds: working and taking care of their loved ones, all while ensuring their families are healthy and have access to the care they need should they get sick. Well, this Mother's Day, as we pause to honor the moms in our lives, we recognize that moms have something new to celebrate as well: more freedom and control over their health care. The Affordable Care Act, the health reform legislation that was signed into law last year, helps to address many of the issues facing women. Here are just a few of the examples:

Insurance Companies Can't Deny Kids' Coverage. Under the law, insurance companies are already banned from denying coverage to children because of a pre-existing condition. In 2014, it will be illegal for insurance companies to discriminate against anyone with a pre-existing condition, including cancer and pregnancy. Until then, uninsured Americans with a pre-existing condition can join the Pre-existing Condition Insurance Plan (PCIP) to access affordable coverage. For more information about Iowa's PCIP, please visit <http://hipiowafed.com>.

Keep Your Kids on Your Plan. If your plan covers children, you can now add or keep your children on your health insurance policy until they turn 26. Young adults are eligible if they have no other offer of health insurance from an employer, but can be married, living at home, or in school.

Choose Your Own Doctor. All Americans who joined a new insurance plan have the freedom to choose from any primary care provider, OB-GYN, or pediatrician in their health plan's network, or get emergency care outside of the plan's network, without a referral.

Free Preventive Care. All Americans who joined a new insurance plan can receive recommended preventive services, like mammograms, well-child visits, and immunizations with no out-of-pocket costs. And the law helps ensure working mothers who choose to nurse their babies have appropriate space and break time at work.

Free Benefits and Stronger Medicare. Thanks to the new law, people in Medicare can receive preventive services like cancer screenings with no deductible or cost sharing, a free annual Wellness Visit, and any senior who hits the prescription drug donut hole will receive a 50 percent discount on their brand name prescription drugs and lower copayments for generic drugs. The Department of Health and Human Services estimates this benefit will save seniors with high drug costs as much as \$11,800 over the next eight years.

More Long-Term Care Choices. Too many families have had no alternative to nursing homes to care for their parents or children with disabilities. The Affordable Care Act promotes home- and community-based care options in Medicaid and helps give people in Medicare more care choices.

Soon, Women Won't Be Charged More Than Men. Before the law, women could be charged more for individual insurance policies simply because of their gender. In 2014, insurers will not be able to charge women higher premiums than they charge men.

For more information on the health reform law, you can visit my website at harkin.senate.gov or www.healthcare.gov.

And from my family to yours, may you and all the moms you know, have a happy and healthy Mother's Day.