

What does health care reform mean for **MONTANA'S WOMEN?**

What does health care reform mean for women's health insurance?

- Insurance companies may no longer charge women higher insurance rates than men, like they did before the ACA.
- Mammograms, bone density, diabetes and other screenings are now free to women enrolled in Medicare.

How does health care reform affect my family's health care coverage?

- Children up to the age of 26 remain on their parents' family insurance policy.
- No child under the age of 18 can be denied insurance coverage because they have a pre-existing condition.
- Women may choose to buy a policy that includes abortion coverage, but they will have to pay a separate premium for that – they cannot use federal subsidies for the abortion coverage.

Who pays for contraception and other reproductive choices?

- People must be free to make their own health care decisions.
- Contraceptive services must be part of any comprehensive health insurance plan. Religious institutions that object to covering contraceptive services on moral grounds can offer insurance plans with a wide range of women's health options. These employers will not have to pay for contraception portions of the plan. Instead, their insurance companies will cover these portions.
- This bill continues existing law, which prohibits federal funding of abortions except in the case of rape, incest or to save the life of the woman.

HEALTH CARE REFORM

provides security for your family

- ***Stops insurance companies from dropping coverage because of illness***
- ***Ends discrimination based on pre-existing conditions***
- ***Caps out-of-pocket healthcare costs***
- ***More choice and competition, which translates to lower premiums***
- ***Pays for annual wellness visits: Over 115,000 Montana seniors have already benefited from FREE preventative care visits.***
- ***Ends wasteful subsidies to big insurance companies***
- ***Saves hundreds of billions of dollars in the long run***
- ***No more paying for insurance deadbeats who refuse to buy insurance and expect us to pick up the tab when they get sick or injured***
- ***Completely protects veterans' and military benefits***

More information online at: tester.senate.gov/health