

The Affordable Care Act and Women in the US ^[1]

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The Affordable Care Act (ACA) was signed into law in the US by President Obama in 2010. Many of the health care and health insurance changes the ACA calls for are particularly important for women living with [HIV](#) ^[2] (HIV+). Almost all of the changes have now gone into effect. For a timeline of scheduled changes, click [here](#) ^[3].

Why Is the ACA important for HIV+ women in the US?

In the past, people living with HIV have had a difficult time getting access to the care and treatment they needed. People living with HIV were often charged higher rates because they were HIV+. Some were denied coverage altogether because they were living with HIV. The ACA stops insurers from denying coverage and charging more for coverage for those with pre-existing conditions like HIV.

Before the ACA, HIV+ people with low incomes had a more difficult time accessing Medicaid. Medicaid is a program that is funded jointly by both federal and state governments and handled separately by each state. It is the government program that provides health coverage to low-income people. However, many HIV+ people with low incomes have not qualified because people needed to be both low-income AND fit into one of several qualifying groups (e.g., pregnant women, children, parents with dependent children, and people with disabilities) to qualify for Medicaid.

Because of these requirements, many HIV+ low-income women without children unfortunately had to get a diagnosis of AIDS in order to be considered disabled and qualify for Medicaid. Many states have chosen to expand their Medicaid coverage, making it easier for HIV+ low-income women to get access to care. However, some states, including several with the highest numbers of people living with HIV, have chosen not to expand their Medicaid coverage. For more information about Medicaid, please [click here](#) ^[4].

Women often feel the burden of health care costs more than men. Generally, women earn less than men. In addition, most HIV+ women have children or others living in their household who need care. It does not help matters that insurance companies have often charged women more than men for the same health insurance and have been able to list pregnancy as a pre-existing condition (also a cause for charging more or refusing coverage altogether). In combination, these factors have made it especially difficult for HIV+ women to get the care and treatment they need to stay healthy.

The ACA provides for several changes that can dramatically improve the health of women living with HIV. These include:

Increasing access to care

The ACA:

- Enables states to provide access to Medicaid for people living below 138 percent of the federal poverty level. In addition, Medicaid eligibility is now determined based on income alone; disability status will no longer be required. In a 2012 decision, however, the United States Supreme Court ruled that it was unconstitutional to require states to

expand their Medicaid coverage. Therefore, states can choose whether or not to expand coverage.

As a result, only some states have chosen to expand their Medicaid coverage and change their eligibility requirements through the ACA; others are still deciding. Many of the states that have decided not to expand Medicaid are also the states where the highest numbers of people living with HIV live. Many states in the southeast region, for example, where the HIV epidemic is the worst, have chosen not to expand Medicaid.

Current Status

