

Practical Guide to the Affordable Care Act
Top things for pregnant women to know

1. Starting in 2014, health plans cannot refuse you coverage or charge you more because you are pregnant.
2. Health plans must cover free preventive care like gestational diabetes screening and breastfeeding support for women and well-baby visits and vaccines for children.
3. Essential benefits will be covered and must include at least the following categories: ambulatory patient services; emergency services; hospitalization; maternity/newborn care; mental health/substance use disorder services, including behavioral health treatment; prescription drugs; rehabilitative and habilitative services/devices; laboratory services; pediatric services, including oral and vision care; preventive/wellness services and chronic disease management.
4. You can sign up for email updates on ACA at healthcare.gov/families. (The sign-up is in the lower right corner.)
5. Information is readily available. Visit InsureKidsNow.gov to learn more about coverage for pregnant women through Medicaid (healthcare.gov/do-i-qualify-for-medicaid) and the Children's Health Insurance Program (CHIP) (healthcare.gov/are-my-children-eligible-for-chip).

CALENDAR: Open enrollment begins Oct. 1, 2013. Coverage begins Jan. 1, 2014. Open enrollment closes Mar. 31, 2014.

The Illinois Consumer Assistance Program helps with problems and questions about health coverage. Its walk-in location is 100 Randolph St., 9th Floor, Chicago, IL 60601. Call 877.527.9431, or visit insurance.illinois.gov to learn more.

Other helpful resources: advocatehealth.com, Campaign for Better Health Care (cbhconline.org), Illinois Maternal & Child Health Coalition (imaternal.org) and for suburban Cook County, AgeOptions (ageoptions.org). Kaiser Family Foundation (kff.org) and Healthcare.gov are the sources for the above information.

NOTE: On July 2, 2013, the Obama administration said it would not require employers to provide health insurance for their workers until 2015, delaying a key provision healthcare reform law by a year.



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