

**Consumer and Small Employers Advisory Committee**  
**August 19, 2014**

**Presentation of Claudette Moran**

**Women's Health Coverage through the ACA and MNsure:  
What's Covered?**

According to the National Women's Law Center Health Coverage Fact Sheet from September 2013, the ACA makes coverage more accessible, easier to understand, and more comprehensive. Since 10/1/2013, a multitude of women have found coverage through MNsure.

**Health Services that Are Covered:**

All plans will cover essential health services that include the following: maternity care, hospitalization, ER visits, prescriptions, behavioral health, and preventive care. They cover certain preventive services with no out of pocket costs, and they include well woman visits—physicals, contraception coverage, mammograms, cervical cancer screenings, along with screenings for diabetes, hypertension-cardiovascular, and depression. In the years of 2011 and 2012, over 520,000 women in the state of Minnesota received preventive services without a co-pay. Another change that occurred through the ACA was that insurance applicants could not be denied coverage because of a pre-existing condition.

MNsure has helped many women to obtain financial help to purchase a health care plan. This has been through a combination of tax credits and Medicaid. Thanks to the Minnesota Legislature, Medicaid coverage was expanded, and the federal government is covering 100% of the cost of this coverage expansion for the first three years, and phasing down to 90% coverage thereafter. In the state of Minnesota, over 51,000 women have become newly insured, thanks to Medicaid.

Through South Country Health Alliance, there are several incentives for women's healthcare coverage offered. They include the following:

**Mammogram Incentive:** A \$50.00 gift card after completing the mammogram. This October, the incentive will be increased to \$75.00.

**Prenatal Care:** A \$75.00 gift card is sent to the expectant mother after she has completed her prenatal visit within 42 days of the first trimester.

**Postpartum Visit:** The mother receives another \$75.00 gift card when she has completed a postpartum visit to her doctor within 56 days of the delivery of her baby.

In regards to the recent Supreme Court ruling in *Burwell v. Hobby Lobby*, one issue that has come up is regarding the refusal clause and denial of care. This is also known as the refusal to provide service or information, because the company has a moral or religious objection. In the state of Minnesota, seven companies have already filed for a moral or religious objection on their health insurance coverage for their employees. Some companies include Randy Reed Automotive, Stinson Electric, and Medford, for example. While state supreme courts have stepped in for women who need access to health care, whether it's through Planned Parenthood, or a private doctor through their health insurance, MNsure has done an excellent job in providing continued access for women and health care. We, as a committee, must work with the Board to create recommendations in regards to the refusal clause and denial of care. Ideas and suggestions would be greatly appreciated. Thank you.