



Protect Affordable Health Care Access

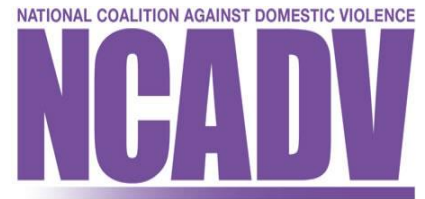
Action kit for survivors, advocates, and allies

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- updated March 2, 2017 -



Dear Senator,

As leaders of three national organizations working to end domestic violence in the United States, we write today in strong support of high-quality, comprehensive health insurance that is guaranteed and affordable. Thanks to the Affordable Care Act (ACA), survivors of domestic violence and children who have been traumatized by violence have access to health insurance that covers the medical and behavioral health services they need immediately after an assault and over their lifetimes.

As lawmakers begin work on new health care legislation, we implore you to **not** take us back to the days when victims could be discriminated against because they had been abused, or did not have access to health care at all or could be sold policies that didn't cover the care they needed to recover from rape and assault or treat a victimized or suicidal child.

If the ACA is repealed, or if the financial help is eliminated, everyone who purchased coverage in the marketplace is at risk of losing their coverage. Either there will be no insurance plans available to buy, or coverage will become unaffordable and out of reach. This could directly impact as many as 8 million women, two-thirds of whom are women of color, who purchased insurance on their own (either through the Marketplace or through private insurers in the individual market) in 2015.

We want you to know that we are carefully monitoring your actions on behalf of the one in three American women who is a victim of partner violence, and will judge proposals to change the health care law by how they impact adult survivors and children. We will evaluate proposals based on how they support prevention and help families heal from abuse, violence and trauma. We will oppose proposals that are projected to increase the number of uninsured, shift costs to consumers and providers, or reduce benefit packages to the point where they are virtually meaningless.

Specifically, adult and child victims of domestic violence need:

Access to necessary medical and behavioral health services

The Affordable Care Act guarantees that all health plans cover a comprehensive benefit package that includes medical and behavioral health services. Victims of violence and those who are experiencing the symptoms of trauma frequently need medical and mental health services as they recover. Any proposal to modify the existing health insurance law must guarantee access to all essential health benefits including behavioral health services, with no preexisting condition exclusions or limitations on coverage.

Coverage of services throughout the year, and over the lifespan

The Affordable Care Act does not let health plans impose annual or lifetime limits on the amount of services that survivors—or anyone—can receive, like in the case of cancer treatment. These critical insurance market reforms must be maintained.

Screening and brief counseling for domestic and interpersonal violence

The ACA requires that health plans pay for screening and brief counseling for domestic and interpersonal violence, ensuring that health care providers can be reimbursed for their work. This service is required to be provided for free (with no copay or cost-sharing) to survivors. Consistent with the United States Preventive Services

Task Force (USPSTF) recommendation on screening and brief counseling, all health insurance plans are required to cover this benefit and all preventive health services recommended by the USPSTF.

Health Insurance that is not tied to an abuser

The Insurance Marketplaces (healthcare.gov) are a place where victims of domestic violence can purchase health insurance that is not tied to their abuser or the abuser's employer plan. Special rules now exist to help married survivors who have left their spouse gain access to their own insurance. Rules to help survivors access coverage address the unique situation that some survivors face when trying to purchase health insurance; they must not be rescinded.

Affordable Coverage

Today, financial help is available on a sliding scale for the purchase of health insurance in the Health Insurance Marketplace, and special rules help survivors qualify without counting their married spouse's income. The Medicaid expansion ensures that low-income individuals and families are able to access health care through their state Medicaid program. These provisions are essential to ensuring genuine access to health care. Any future plan must include financial supports sufficient to purchase comprehensive health insurance, including for individuals with no tax liability; and there must be equivalent coverage for everyone currently covered by Medicaid and the Children's Health Insurance Program, including the Medicaid expansion.

More Choices of and Access to Providers

The ACA opens the doors for survivors to receive services from a range of qualified health and behavioral health providers, including nurse home visitors and health workers who are located in the community at local agencies or health centers. Innovative initiatives to increase access to a range of providers and programs, including domestic violence agencies, must continue to be supported by federal health insurance programs.

Prevention Approach

The ACA changes the way that health care services are delivered, with an increased emphasis on prevention and community-based solutions for improving health. Any effort to change how health insurance is delivered must maintain a community-focused prevention angle.

Thank you for considering the needs of victims of violence and abuse as you work to improve our health care system. We look forward to working with you to ensure high-quality, comprehensive health insurance that is guaranteed and affordable. For additional information, please contact Kiersten Stewart at Futures Without Violence, 202-595-7383.

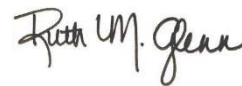
Sincerely,



Esta Soler
President
Futures Without Violence



Kim Gandy
President & CEO
NNEDV



Ruth Glenn
Executive Director
NCADV



7 Things Survivors of Violence Need From Health Insurance if the ACA is Repealed...

1. Access to needed medical and behavioral health services

The Affordable Care Act guarantees that all health plans cover a comprehensive benefit package that includes medical and behavioral health services. Victims of violence frequently need medical and mental health services as they recover from violence and abuse.

2. Coverage of services throughout the year, and over the lifespan

The Affordable Care Act does not let health plans impose annual or lifetime limits on the amount of services that survivors—or anyone—can receive like in the case of cancer treatment.

3. Screening and brief counseling for domestic and interpersonal violence

The Affordable Care Act requires that health plans pay for screening and brief counseling for DV/IPV—ensuring that health care providers can be reimbursed for their work. This service is required to be provided for free (with no copay or cost-sharing) to survivors.

4. Health insurance that is not tied to an abuser

The Affordable Care Act's Health Insurance Marketplaces (healthcare.gov) are a place where victims of domestic violence can purchase health insurance that is not tied to their abuser or the abuser's employer plan. Special rules now exist to help married survivors who have left their spouse gain access to their own insurance.

5. Affordable coverage

The Affordable Care Act provides financial help on a sliding scale for the purchase of health insurance in the Health Insurance Marketplace, and special rules help survivors qualify without counting their married spouse's income. The Medicaid expansion ensures that low-income survivors are able to access health care through their state Medicaid program. These provisions are essential to ensuring that all victims have genuine access to health care.

6. More Choices of Providers

The Affordable Care Act opens the doors for survivors to receive services from a range of qualified health and behavioral health providers, including nurse home visitors and health workers who are located in the community at local agencies or health centers.

7. Prevention Approach

The Affordable Care Act changes the way that health care services are delivered, with an increased emphasis on prevention and community-based solutions for improving health outcomes. Let's reward the health care system and clinicians for keeping us well.



Action Alert: Urge Congress To Protect Health Care For Victims of Violence

Please contact your Senator and Member of Congress and tell them NOT to repeal the AFFORDABLE CARE ACT unless they have better legislation that protects health care for victims of violence

The Affordable Care Act, also known as Obamacare, currently:

- Puts health care in reach of millions of people who didn't have it before, a majority of whom are women.
- Covers screening and brief counseling for victims of domestic and interpersonal violence.
- Requires almost all health plans, including those provided by employers, to cover things like mental and behavioral health care, or maternity coverage.
- Prevents health insurers from denying coverage to people who have pre-existing conditions, including being a victim of domestic violence.
- Allows victims in an abusive relationship to get their own health insurance, without needing to go through their abuser.
- Removes annual and lifetime caps on how much health care you can get.

What you can do:

- **Visit your Senators and Members of Congress:** Your Senators and Members of Congress will be in their home districts and states from FEBRUARY 18-24, 2017. Please consider gathering friends and colleagues, and dropping in on your local Congressperson or Senator to share your views about the Affordable Care Act, and what's important to you. Here is a link to local Senate offices: www.goo.gl/M0AAAX. To find your local Representative, go to: <http://www.house.gov/representatives/find/>. See the following "leave behind" memo for you to bring with you on your visit!
- **Write a letter to your representatives signed on by key stakeholder in your community or organization**
- **Get involved with the local and national conversation** through outreach and social media using [#NoRepealWithoutReplace](#). Use our recent [blog post](#) as a starting point.
- Families USA has also created a [letter to the editor tool](#), which helps consumers and advocates draft LTEs to their local newspaper sharing how they would be affected by repeal of the ACA.
- **Town halls:** Find out whether there are any town halls with Members of Congress scheduled near you. The Town Hall 2018 Project maintains a calendar of events [See the calendar](#)



Constituents visit Sen. Roy Blunt's office in Kansas City. Photo: Indivisible KC. From New York, to Texas, to California, citizens have crowded into the offices of local Congresspeople and made a big impression. We need to keep it up and make sure the voices of survivors are heard.

Click on our [Urgent Action page on the Futures website](#) to make your voice heard



Protect quality coverage for survivors of violence and their families

What is at stake?

- Health care for millions of people who didn't have it before, a majority of whom are women
- Health plans that are not allowed to deny coverage based on pre-existing conditions, gender or for being a survivor of domestic violence
- Required coverage of mental/behavioral health care, maternity care and other women's preventive health services, including screening and brief counseling for Domestic and Interpersonal Violence
- Strengthened benefit packages and protections for people who get their health care through their job
- A cap on how much you could be forced to pay for health services

Key provisions of the Affordable Care Act are at risk including the parts of the law that expand access to health insurance coverage and provide financial help to make coverage affordable. Also at risk is coverage of specific health care services that are critical for survivors of domestic and sexual violence. The ACA is changing the way that health care services are delivered, with an increased emphasis on prevention and community-based solutions for improving health outcomes.

What you can do: Protect the progress we've made.

Please also consider the following recommendations suggested by major health care associations, including: American Congress of Obstetricians and Gynecologists, American Academy of Pediatrics, American Academy of Family Practitioners and others:

- **Do not increase the number of uninsured** - Individuals with health insurance coverage today should not become uninsured as a result of any legislative or administrative short-term actions or inactions.
- **Ensure a viable health care safety net** - Ensure that the basic functions of the safety net are universal and equitable for low-income children, youth and adults including those enrolled in Medicaid. *
- **Ensure vital patient protections in the health insurance marketplace** - continue current prohibitions against setting annual or lifetime benefit caps, denying or increasing premiums due to pre-existing conditions—including gender and experience of domestic violence. *
- **Require coverage of** mental/behavioral health care, maternity care and other women's preventive health services, including screening and brief counseling for domestic violence.

Reject plans that roll back these critical protections.

Survivors of domestic violence—and all of us—need access to comprehensive, high quality health insurance. We can't reverse these important gains. Please protect and maintain these key elements of the Affordable Care Act.

ADD your own contact or feel free to use FUTURES, 202-595-7383.

* In support of the recommendations laid out by the presidents of the American Academy of Family Physicians, the American Academy of Pediatrics, the American College of Physicians, the American Congress of Obstetricians and Gynecologists and the American Osteopathic Association.

3 Things at Stake for Domestic Violence Survivors if Obamacare is Repealed

[The Trump administration has said](#) that repealing the Affordable Care Act (ACA), also known as Obamacare, is a top priority.

Repealing the law, or even key provisions of it, would seriously affect the all Americans with health insurance. *And for survivors of domestic violence, the impact could be harrowing.*

Here are three things at stake for domestic violence survivors if they repeal the ACA:

1. Access

Thanks to the ACA, victims of domestic violence cannot be charged more for, or be turned away from, health insurance.

Before the ACA passed, [state insurance laws allowed](#) insurance companies to charge victims of domestic violence *more* for the same benefit package—or even [deny them coverage](#) outright because they had experienced abuse. In fact, prior to the ACA, seven states allowed health plans to deny coverage based on a history of domestic violence—and only 22 states had limited protections against plans using domestic violence as a pre-existing condition.

Should the law be repealed, survivors could be financially penalized for wanting to access the same benefits at the same cost as their peers.

2. Affordability

For women and men who have stayed in unhealthy and unsafe relationships for fear of losing their health insurance, the ACA offers options to access affordable healthcare not tied to their partner. In addition, for those who work in jobs that do not offer health insurance, or for families with low and middle incomes, the [ACA provides subsidized coverage](#) on a sliding scale through the Health Insurance Marketplace.

These policies have helped millions of women purchase health insurance, opening doors for them to get the services they need. Health insurance is especially imperative to survivors, as many need ongoing or critical care related to their abuse.

If the Marketplace ([healthcare.gov](#)) is repealed or if the financial subsidies are eliminated, women who purchased coverage in the Marketplace are at risk of losing their coverage. This could mean either no plans will be available, or coverage will become unaffordable and out of reach.

3. Screenings and Counseling

Survivors of domestic violence need a wide range of services to heal and thrive. The ACA made a big first step by requiring all insurance plans (even commercial and employer-sponsored plans) to cover preventive health services, including [screening and brief counseling for domestic and interpersonal violence](#). This means that providers who screen for and provide counseling for domestic violence can be reimbursed for their time, helping to encourage screening, which leads to more women getting help and improving the quality of care and trust between providers and their patients.

This critical benefit could be lost if there is a retrenchment in benefits, such as if the [Essential Health Benefits](#) package is repealed, or if plans are given wide control over what they cover. Plans would not have to cover many types of preventive health screenings, including the one for domestic violence, and plans could charge patients who get those screening services.

What You Can Do

_____ ([fill in your organization](#)) is committed to protecting the core provisions of the Affordable Care Act that keep health insurance available and affordable—

while providing the health services that all survivors of domestic violence or sexual assault need. But we need your help!

This February is a month of action – we strongly encourage you to visit your representative while they are in district February 20-24th and let them know that you don't support repeal without an adequate replacement.

Second to an individual visit, experience tells us that a PHONE CALL to your Representative gets attention. You can call them directly in their local office or in Washington, DC. <http://www.house.gov/representatives/find/>. For the Senate, <https://www.senate.gov/senators/contact/>. And here's the Capitol switchboard, 202-224-3121.

We also invite you to take advantage of this ready-made action alert that identifies your representative and sends a personal message. Click on our [Urgent Action page on the Futures website](#) to make your voice heard.



What's at Stake for Survivors of Domestic & Interpersonal Violence if the Affordable Care Act is Repealed

Background Information

Comprehensive Health and Behavioral Health Services

Everyone benefits from the Affordable Care Act's comprehensive health insurance benefits. It doesn't matter where the health insurance comes from—a job or the Marketplace. These plans are all required to cover a full package of health and behavioral health services including screening and brief counseling for domestic and interpersonal violence.

Affordable Health Care

The Affordable Care Act puts important protections in place to ensure affordability. Insurers cannot charge you more because you are a survivor of domestic violence or have had health costs associated with being a woman, such as having a baby in the past. Insurers also cannot place a limit on how much they'll pay in benefits either annually or over your lifetime, and with the ACA, significant financial help is available to purchase health insurance in the Marketplace. More recently, special rules were put in place specifically to help victims of domestic violence afford their own insurance coverage without having to count their spouse's income.

Guaranteed Health Care

Under the ACA, health plans must offer everyone coverage regardless of medical history or any pre-existing conditions. The plans are guaranteed to be issued—and are required to cover certain benefits. Prior to the ACA, people could be *denied* coverage entirely because they were survivors of domestic violence or had prior health problems.

Coverage for Millions of People

If the ACA is repealed or if the financial help is eliminated, everyone who purchased coverage in the marketplace is at risk of losing their coverage. Either there will be no insurance plans available to buy or coverage will become unaffordable and out of reach. This could directly impact as many as 8.8 million women (about 9 percent of women) who purchased insurance on their own (either through the Marketplace or through private insurers in the individual market) in 2015.

Protections for Low-Income Survivors

Low-income survivors and their families may qualify for comprehensive health insurance through Medicaid—a critical state and federal partnership that helps cover the costs of health care. Thirty-two states have expanded Medicaid to provide coverage to all low-income adults including survivors. Medicaid covered 17 percent of non-elderly women in 2015 and half of all births in the United States that year. This coverage could go away if the ACA is repealed.