

On House Floor, Slaughter Says, "We women are tired of being second class citizens"

WASHINGTON – Congresswoman Louise Slaughter (NY-28), Ranking Member of the House Rules Committee, today spoke up on behalf of women as she took to the House floor to celebrate the coming anniversary of health care reform which has benefited women across America.

[Video of Slaughter's remarks on the House floor are available here.](#)

In part, Slaughter said,

"When it comes to healthcare, being a woman has long been a 'pre-existing condition.' For decades, women have been routinely charged more for health insurance than a man who seeks the same coverage. Did you know that if a business employs more women than men, it can choose to raise everyone's premiums to cover the higher cost of insuring women? Thanks to the Affordable Care Act, all these practices are being brought to an end.

"Women not only pay for standard insurance coverage; they must also pay a separate cost for maternity coverage. Insurance companies claim that these added costs are because women are "more likely to visit doctors, get regular check ups, take prescription drugs, and have certain chronic illnesses.

"Everyone knows that preventive care – everyone but the insurance companies apparently – saves us money in the long run. And we women, the majority in the United States, are tired of being second class citizens."

Slaughter's full remarks are included below.

Since its passage almost two years ago, the Affordable Care Act is providing millions of women with free, life-saving preventive services such as mammograms and contraception. These services are saving women hundreds of dollars every year, and saving our nation millions of dollars as it lowers the cost of care.

Across America, the Affordable Care Act helps women as it:

Ensures being a woman will no longer be treated as a "pre-existing condition," with insurance companies banned from denying coverage for "pre-existing conditions," beginning in 2014. Currently, many women are denied coverage or charged more for such "pre-existing conditions" as breast or cervical cancer, pregnancy, having had a C-section, or having been a victim of domestic violence.

- Bans insurance companies from dropping women when they get sick or become pregnant, as of 2010.
- For women in new plans, provides free coverage of important, life-saving preventive services, such as mammograms and colonoscopies, as of 2010.
- Improves the care of millions of older women with chronic conditions, by providing incentives under Medicare for more coordinated care.
- Bans insurance companies from requiring women to obtain a pre-authorization or referral for access to ob-gyn care, as of 2010.
- Ends the common practice of "gender rating," charging women substantially higher premiums than men for the same coverage, beginning in 2014. According to a recent study, the women on the individual market pay up to 48% more in premium costs than men.
- Ensures that children up to the age of 19 cannot be denied coverage due to a "pre-existing condition," as of 2010.
- Provides greater access to affordable health coverage for women, with the establishment of new Health Insurance Exchanges for the millions who do not have health insurance through an employer, beginning in 2014. Currently, less than half of America's women can obtain affordable insurance through a job.

In Slaughter's district, the Affordable Care Act resulted in:

- 5,500 young adults in the district now have health insurance.
- 10,400 seniors in the district received prescription drug discounts worth \$6.7 million, an average discount of \$640 per senior.
- 70,000 seniors in the district received Medicare preventive services without paying any co-pays, coinsurance, or deductibles.

- 22,000 children and 100,000 adults now have health insurance that covers preventive services without paying any co-pays, coinsurance, or deductibles.
- 430 small businesses in the district received tax credits to help maintain or expand health care coverage for their employees.
- \$10.9 million in public health grants have been given to community health centers, hospitals, doctors, and other healthcare providers in the district to improve the community's health.
- 7,000 to 32,000 children with preexisting health conditions can no longer be denied coverage by health insurers.

In addition, the consumer protection provisions of the Affordable Care Act have ended some of the worst abuses of health insurers. These provisions have helped protect 130,000 residents of the district from excessive rate increases by limiting the amount of money that health insurers can spend on administrative expenses and profits and requiring health insurers to post and justify rate increases of 10% or more; they have eliminated the threat of health coverage rescissions for more than 390,000 residents; and they have banned insurance companies from establishing lifetime coverage limits for 180,000 residents.

Starting in September of this year, health insurers and employers will be required to provide 390,000

district residents with an easy-to-understand summary of benefits and coverage under their health care plan, providing them with clear and consistent information so they can easily compare health care options. And when the health care reform law goes fully into effect, 10,000 residents who now lack health care coverage will have access to affordable coverage for the first time, and everyone in the district will be protected from discrimination by insurers based on a preexisting health condition.

As a champion of women's rights, Slaughter has worked to promote women's health throughout her career in Congress. Her work has covered a wide range of issues, from breast cancer research to genetic non-discrimination, and from reproductive health to women in science. [For more on Slaughter's advocacy for women's health, click here.](#)

Slaughter's Remarks on the House Floor

Two years ago, I was really honored to serve as Chairwoman of the House Committee on Rules and bring the historic Affordable Care Act to the House Floor. It was one of my proudest moments.

I stand here again today, equally proud to defend that law from an ongoing war on women.

When it comes to healthcare, being a woman has long been a "pre-existing condition". For decades, women have been routinely charged more for health insurance than a man who seeks the very same coverage.

Did you know that if a business employs more women than men, it can choose to raise everybody's premiums to cover the higher cost of insuring women?

Women not only pay for standard insurance coverage; they must also pay a separate cost for maternity coverage. In Illinois, a 30 year-old woman must pay \$278 a month for standard insurance, and an additional \$270 a month for maternity coverage in case she needs it.

Insurance companies claim that these added costs are because women are "more likely to visit doctors, get regular check ups, take prescription drugs, and have certain chronic illnesses." Everyone knows that preventive care – everyone but the insurance companies apparently – saves us money in the long run.

And we women, the majority in the United States, are tired of being second class citizens.

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