



March 2, 2017

Dear Representative:

On behalf of the over 170,000 members and supporters of the American Association of University Women (AAUW), I write to express our opposition to repealing the Affordable Care Act (ACA). The ACA has greatly improved women's access to quality, affordable health insurance and care. Congress cannot repeal the law or significant portions of it without putting the health, well-being, and economic security of women in jeopardy. This is true regardless of when and whether a replacement is ever considered.

Repealing the ACA would have a detrimental effect on millions of newly insured women, abruptly removing their health insurance leaving them without affordable coverage options. AAUW believes that everyone is entitled to high-quality, affordable, and accessible health care.ⁱ Since the enactment of the ACA, about 137 million Americans have access to preventive services without cost sharing, including 55 million women.ⁱⁱ Fewer women of reproductive age were also uninsured as a result of the ACA.ⁱⁱⁱ The number of uninsured women ages 15 to 44 years old dropped by 36 percent under the first two full years of ACA implementation.^{iv} AAUW believes these positive changes underscore the need for a robust ACA.

In addition, repealing the ACA would mean that being a woman would once again be a pre-existing condition, subjecting women to discrimination because of their gender. Before the ACA took effect, 92 percent of the best-selling plans on the individual market charged women higher premiums simply because of their gender, costing women approximately \$1 billion a year more than men for health coverage.^v This discriminatory practice was known as "gender rating." Repealing the ACA would inevitably result in women having to pay more than men for the same insurance policies. The ACA ended other predatory practices that allowed insurers to refuse to cover women who had pre-existing conditions defined to include such things as breast cancer or cesarean sections, medical treatment due to domestic violence, and common chronic conditions such as high blood pressure or diabetes.

If the ACA is repealed, many women would lose access to key preventive services – including birth control. The ACA guarantees coverage of women's reproductive health care. As a result, an increased use of contraception has led to a decline in the number of unplanned pregnancies. Repealing the ACA would eradicate years of progress in expanding health care access for women and jeopardize access to key preventive services. Repeal of the ACA puts these protections in jeopardy and risks, once again, making health coverage unaffordable or completely inaccessible to those who need it the most. In addition, Congressional efforts to defund and close Planned Parenthood health centers demonstrates a full-fledged attack on women's health, particularly for low-income women and women of color. Today, nearly 4 in 10 women report that family planning centers, such as Planned Parenthood, serve as their

only source of health care.^{vi} Millions of people rely on Planned Parenthood to access critical preventive health services, and denying low-income women such an important access point will be devastating to public health. AAUW opposes any provisions that would limit access to or end funding for Planned Parenthood.

The Affordable Care Act has improved women's health and economic security, and AAUW opposes any efforts to repeal the law regardless of when and whether a replacement is ever considered. AAUW also opposes any efforts that seek to weaken women's access to affordable, quality health coverage, and any attacks that endanger women's access to essential health care services provided by Planned Parenthood health centers. Cosponsorship and votes associated with this legislation may be scored in the AAUW Action Fund *Congressional Voting Record for the 115th Congress*. Please do not hesitate to contact me at 202/785-7720, or Anne Hedgepeth, senior government relations manager, at 202/785-7724, if you have any questions.

Sincerely,



Lisa M. Maatz
Vice President for Government Relations and Advocacy

ⁱ American Association of University Women. (June 2015). *AAUW Public Policy Program*. <http://www.aauw.org/resource/principles-and-priorities/>.

ⁱⁱ Department of Health and Human Services. (February 12, 2016). *HHS FY 2017 Budget in Brief – CMS - PHI*. <https://www.hhs.gov/about/budget/fy2017/budget-in-brief/cms/private-insurance-programs/index.html#coverage>.

ⁱⁱⁱ Guttmacher Institute. (November 17, 2016). *Uninsured Rate Among Women of Reproductive Age Has Fallen More Than One-Third Under the Affordable Care Act.*, <https://www.guttmacher.org/article/2016/11/uninsured-rate-among-women-reproductive-age-has-fallen-more-one-third-under>.

^{iv} Ibid.

^v National Women's Law Center. (2012). *Turning to Fairness: Insurance Discrimination against Women Today and the Affordable Care Act*. http://www.nwlc.org/sites/default/files/pdfs/nwlc_2012_turningtofairness_report.pdf.

^{vi} Guttmacher Institute. (March 2014). *Moving Forward: Family Planning in the Era of Health Reform*. <https://www.guttmacher.org/report/moving-forward-family-planning-era-health-reform>