

BETTER HEALTH *for* AFRICAN AMERICANS

President Obama signed the landmark new health care law—the Affordable Care Act—two years ago, on March 23rd 2010. Since then, every family that already has insurance has gained important new protections and rights. And in just two years, **all Americans will have access to affordable health insurance**, so families will never again have to wonder if they can afford to take a sick child to the doctor or fill the blood pressure medications they need to stay healthy. Here are just a few of the ways the Affordable Care Act will benefit African Americans.

ALL AFRICAN AMERICANS WILL HAVE ACCESS TO THE SECURITY THAT HEALTH INSURANCE PROVIDES

Health care is a cornerstone of economic security, but too many African American families have gone without insurance. In fact, **20%** of African Americans do not have health insurance. But in 2014, the Affordable Care Act will make sure that everyone has access to affordable coverage. It will expand the Medicaid program in every state and help families buy insurance with tax credits that can save a typical family 60% on their premiums. As many as **7 million African Americans are expected to gain coverage** because of the Affordable Care Act, and when the law is fully implemented 95% of Americans will have health insurance.

BRIDGING HEALTH DISPARITIES AND IMPROVING HEALTH BY COVERING PREVENTIVE SERVICES FOR FREE

We all know that preventive care can save money and save lives, but too often African Americans are forced to forego or postpone the care that can stop or catch illnesses early because of cost. In fact:

- **20 percent** of African American women are not up to date on their Pap smear.
- **32 percent** of African American women are not up to date on their mammograms.
- **45 percent** of African Americans have never had a colon cancer screening.

Even more striking, African Americans suffer from preventable illnesses like diabetes and heart disease at higher rates than whites. African Americans are **twice as likely** as whites to have diabetes, and **50%** more likely to have high blood pressure.

The health care law starts to bridge this gap. It prohibits private insurance companies from charging a co-pay or deductible for recommended preventive services, including:

- Tests for diabetes, high blood pressure, and high cholesterol;
- Cancer screenings like mammograms, colonoscopies, and Pap smears; and
- Flu shots and other immunizations.

That means **people who have insurance can get these vital services for free**, helping them catch and prevent disease. If you have kids, insurance companies have to cover their checkups with a pediatrician without charging you anything out of pocket. In fact, last year **5.5 million** African Americans with private insurance saw their coverage expanded because of these new rules—helping them get the care they need. And, in 2014 millions more African American families will gain access to health insurance, and they'll be guaranteed these same important services without paying anything more out of pocket.

INSURANCE COMPANIES HAVE TO PLAY BY THE RULES

The Affordable Care Act **stops insurance companies from denying families the benefits they pay for**. Before, insurance companies could arbitrarily cap and cancel families' coverage when they got sick or were in an accident and needed it most. Now, families and their doctors—not insurance companies—are in charge.

- Before the law, **10.4 million** African Americans had a lifetime cap on their care; if they got sick and hit their cap, their care could run out when they were relying on it the most. Now, lifetime caps are illegal and these families have seen their coverage strengthened.
- Insurance companies can no longer retroactively cancel coverage. They can't use trivial paperwork mistakes to roll back insurance for families facing serious illnesses.

These rules ensure that African American families get the coverage they've paid for.

ENDING DISCRIMINATION AGAINST WOMEN AND PEOPLE WITH PRE-EXISTING CONDITIONS

Before, insurance companies could deny Americans health insurance because of a "pre-existing" condition like breast cancer, high blood pressure, arthritis, asthma, or even having been pregnant. The Affordable Care Act is outlawing this unfair practice.

- In 2014 **insurance companies will be prohibited from denying you or your family coverage or charging you more because of a pre-existing condition**.
- Thanks to the health care law, up to 17 million kids who could have been denied coverage or care because they have a medical condition like asthma can now get insurance. It's now illegal for insurers to refuse to cover them.

Before the health care law, insurance companies could discriminate against women, charging them as much as 50% more than men for the same coverage. Because of the health care law, within two years, insurance companies will no longer be allowed to charge women more than men.

STRENGTHENING AND PROTECTING MEDICARE

Seniors have earned their Medicare after a lifetime of hard work, and **4.9 million African Americans rely on the Medicare** for the care they need to stay healthy. The health care law strengthens and protects Medicare for today's seniors and future generations, providing new benefits for every single person with Medicare, while removing wasteful subsidies for insurance companies.

- People with Medicare can now get the most important preventive health care services, like mammograms, bone mass scans, and diabetes and cholesterol tests for free—without any co-pays. Last year, **2.4 million** African Americans got a free preventive service from Medicare.
- The law also closes the prescription drug donut hole, saving African Americans with Medicare millions of dollars on their medications. In 2011 alone, roughly 3.6 million people with Medicare saved an average of \$600 each on their prescription medications thanks to the Affordable Care Act. By 2020, the donut hole will be closed for good.

KEEPING KIDS COVERED UNTIL AGE 26

The health care law makes sure that young people who are working hard to get their start can stay on their family health insurance plan until they turn 26. In fact, before health reform was enacted, young adults were the age group most likely to be uninsured. Today, **410,000 young African Americans who would otherwise be uninsured have coverage** because of the law. And in 2014, all young people of color will have access to affordable health insurance.

For more information, visit barackobama.com/health-care