



The Affordable Care Act

Helping to Eliminate Health Disparities in Communities of Color

Affordable Coverage

Reforms the Insurance Industry – Starting this year, companies can no longer deny or cancel coverage when minor details are mistakenly omitted from an insurance application.

The Act cracks down on excessive insurance overhead starting in 2011 by applying standards to how much insurance companies can spend on non-medical costs, and provides consumers a rebate if non-medical costs are too high.

Prior to the passage of health reform, individuals with cancer or chronic disease were limited from receiving care because insurance companies placed a cap or lifetime limit on their coverage. Now, insurance companies can no longer put a lifetime limit on the coverage they provide.

Financial Relief - This year, the Act provides access to affordable insurance for uninsured Americans with pre-existing conditions through a temporary subsidized high-risk pool, which will help protect them from medical bankruptcy.

This year provides a \$250 rebate to Medicare beneficiaries who hit the donut hole in 2010. Beginning in 2011, the Act institutes a 50 percent discount on brand name drugs in the donut hole, and the Act will completely close the donut hole for all prescription drugs by 2020.

Medicaid Expansion - Beginning in 2014, the Act will expand Medicaid program and provide premium credits to help with the cost of coverage. For the first time, Americans with incomes at or below 138 percent of the federal poverty level (about \$25,600 for a family of three in 2011) may qualify for Medicaid. Similarly, those with incomes between 139 and 400 percent of the poverty level (up to \$89,400 for a family of four in 2011) may qualify for premium credits to help with the cost of coverage.

More Choices - Creates state-based health insurance exchanges to provide individuals and small businesses with the same private insurance choices that the President and members of Congress will have, including multi-state plans so there is more competition and choices for consumers.

Focus on Minority Health

Address Health Disparities - Investments in data collection and research about health disparities to address inequities in health and health care experienced in communities of color. Expands initiatives to increase the racial and ethnic diversity of health care professionals and strengthen cultural competency training among health care providers.

Under the law, the Office of Minority Health within the Department of Health and Human Services and a network of minority health offices will monitor health, health care trends, and quality of care.

Preventive Health

No Cost Preventive Care - Beginning this year individuals joining or purchasing new plans will receive recommended preventive care without paying a deductible, co-payment or co-insurance. Preventive care includes services include blood pressure, diabetes and cholesterol tests; routine vaccinations, immunizations, many cancer screenings including mammograms and colonoscopies; prenatal care and birth control; and regular wellness visits for infants and children. Other services may be included in the future. This will help African Americans who are often less likely to receive preventive care.

Minority Small Business

Job Creation - The law lowers health costs to small businesses through tax credits and other cost containment measures, meaning they can use those savings and invest them in job creation.

The Act lowers health costs for small businesses by allowing them to band together in health exchanges that will be created in each state.

For additional information about the Affordable Care Act, please visit www.iamempowered.org and www.healthcare.gov.