

# African Americans

## THE TOP FIVE THINGS YOU NEED TO KNOW ABOUT THE AFFORDABLE CARE ACT

**T**he Affordable Care Act – the health care law – law gives hard working, middle-class families the security they deserve. The Affordable Care Act forces insurance companies to play by the rules, prohibiting them from dropping your coverage if you get sick, billing you into bankruptcy through annual or lifetime limits, and, soon, discriminating against anyone with a pre-existing condition. Signed into law by President Obama in March 2010, the Affordable Care Act will remove obstacles to care that many African Americans historically have faced and ensure that they will have better access to stable, affordable health insurance and high quality health care suited to their needs. All Americans will have the security of knowing that they don't have to worry about losing coverage if they change jobs. And insurance companies are required to cover preventive care like mammograms and other cancer screenings.



Here are five ways the Affordable Care Act helps you:

**1. Ban on discrimination based on pre-existing conditions.** It is illegal for insurance companies to deny coverage to children because of a pre-existing condition, such as cancer, asthma, or diabetes. In 2014, insurers are banned from discriminating against anyone with a

pre-existing condition. Already, qualifying Americans who are uninsured due to a pre-existing health condition have access to affordable insurance through Pre-Existing Condition Insurance Plans.

**2. No lifetime dollar limits on claims.**

The new health law ends lifetime dollar limits on essential benefits and restricts annual dollar limits until they are phased out in 2014. Approximately 10.4 million African Americans are now free from having to worry about going without comprehensive treatment for cancer and other chronic diseases because of lifetime dollar limits. The new law also restricts the use of annual limits and bans them completely in 2014.

**3. Free preventive services to help you stay healthy or prevent a condition from getting worse.** Under the new health care law, all Americans joining a new health care plan must be able to receive recommended preventive services, such as mammograms and screenings for other cancers, diabetes, and blood pressure, with no deductibles or co-pays. Already, 5.5 million African Americans now have coverage for preventive services without additional cost-sharing.

**4. Increased health security for seniors and people with disabilities.** African Americans are more likely than both their white and Latino counterparts to report delaying or forgoing prescription drugs. The new health care law provides relief for people in the Medicare “donut hole,” the prescription drug coverage gap. More than 5 million people with Medicare have saved an average of \$635 because the law

requires a 50 percent discount on covered brand name prescription drugs when they hit the donut hole. The donut hole will close in 2020 under the health care law. Also through the new health care law, seniors and people with disabilities can receive preventive services such as flu vaccines, diabetes screenings, and an annual wellness visit with their doctor to discuss their health concerns free of charge. More than 2.4 million African Americans, have already received one or more free preventive services.

**5. Access to coverage for all**

**Americans.** Insurance companies must now allow young adults up to age 26 without employer-provided health coverage to remain on their parents' plans. This means that more than 2.5 million young adults, including 410,000 African Americans, have gained coverage. Beginning in 2014, millions more will gain access to affordable, high-quality health care through the expansion of Medicaid and the establishment of Affordable Insurance Exchanges, new competitive marketplaces where many people will be able to purchase subsidized coverage. The new law also is providing additional support for community health centers that provide care without regard to the ability to pay, to increase the number of health care providers, and to develop a more diverse health care workforce. Nearly 26 percent of patients served by community health centers in 2010 were African American, and Affordable Care Act funding will enable the centers to double the number of patients they served from 19 million to nearly 40 million by 2015.