



## **How The Patient Protection and Affordable Care Act Will Help Racial and Ethnic Minorities**

### **Lower Costs for Minority Families**

#### **✓ Insurance Industry Reforms that Save Money**

- The Patient Protection and Affordable Care Act will put a cap on what insurance companies can require Americans to pay in out-of-pocket expenses, such as co-pays and deductibles, eliminate lifetime limits on how much insurance companies cover if you get sick, and restrict use of annual limits.

#### **✓ Premium Relief**

- The Patient Protection and Affordable Care Act will require premium rate reviews to track any arbitrary premium increases and crack down on excessive insurance overhead by applying standards to how much insurance companies can spend on non-medical costs, such as bureaucracy and advertising. It will provide premium assistance for those who cannot afford quality coverage.

### **Greater Choices**

#### **✓ Eliminate Discrimination in Obtaining Health Insurance**

- The Patient Protection and Affordable Care Act will prevent any insurance company from denying coverage or charging more based on a person's medical history, including genetic information. Within a year of enactment, people who have health problems, but lack access to health insurance, will be able to purchase a plan that protects them from medical bankruptcy.

#### **✓ Make Health Care Accessible to Everyone**

- African Americans, Hispanics, and Native Americans are roughly twice as likely to be uninsured as the rest of the population. The Patient Protection and Affordable Care Act will offer insurance through a health insurance Exchange and provide premium assistance to those who can't afford it, significantly reducing disparities in accessing high-quality health care.

#### **✓ More Affordable Choices and Competition**

- The health insurance Exchange will provide racial and ethnic minorities with a wide variety of choices – including private options and a public option to foster competition and increase choice.
- The Exchange will provide information on different health insurance plans offered in a geographic region so racial and ethnic minorities can easily compare prices and health plans and choose the best quality affordable option.

### **Quality, Affordable Health Care for Minorities**

#### **✓ Preventive Care for Better Health**

- Racial and ethnic minorities are often less likely to receive preventive care. Vietnamese women, for example, are half as likely to receive a pap smear and twice as likely to die from cervical cancer as are White women. By ensuring that all Americans have access to free preventive services through their health insurance plans, the Patient Protection and Affordable Care Act will work to create a system that prevents illness and disease before they require more costly treatment.

#### **✓ Control Chronic Disease**

- Nearly half of African Americans suffer from a chronic disease, compared with 40 percent of the general population. Chronic illness is growing in other minority communities as well. The Patient Protection and Affordable Care Act will invest in care innovations such as community health teams to improve the management of chronic disease.

#### **✓ Promote Primary Care**

- By investing in the primary care workforce, the Patient Protection and Affordable Care Act will make sure that all Americans have access to a primary care doctor so they stay healthier, longer. It will also strengthen the system of safety-net hospitals and community health centers to ensure high-quality, accessible care.

#### **✓ Fight Health Disparities**

- The Patient Protection and Affordable Care Act will take steps toward eliminating disparities that minorities currently face both in their health and in their health care by investing in data collection and research about health disparities. It will also expand initiatives to increase the racial and ethnic diversity of health care professionals and strengthen cultural competency training among health care providers.