



## The Affordable Care Act is helping **Women of Color** get the health care we need

The incredible, true story of what the Affordable Care Act (ACA) is doing for women and our families is a story about **YOU**.

We know that the ACA is making big changes to our health care system so that we can get coverage for the health care services we need throughout our lives, regardless of our income, and fight the health disparities our communities have suffered for too long. The ACA ensures women have:

- ✓ **Preventive** care we need to stay healthy, like mammograms and contraception, without costly co-pays that can make health coverage too expensive to use.
- ✓ **Protection** against discriminatory health insurer practices, like charging women more than men for the same policy or refusing to cover people with pre-existing conditions.
- ✓ **Security** in knowing that insurers can't cancel our coverage when we get sick, refuse to cover our medical care if it's too expensive or drastically increase our premiums.

All women, at all ages, deserve **quality, affordable coverage for the health care we need for ourselves and our families**. Yet many women and families of color have been **suffering from the lack of coverage for basic health services**. Our reduced access to care contributes to the significant health disparities that women of color experience:

- African American women are nearly four times more likely to die during childbirth than are white women. They are also 20 times more likely to contract HIV than white women and have the highest breast cancer mortality rate;
- Latinas are the group of women most likely to be uninsured (38 percent do not have health insurance). They are more than four times more likely to contract HIV and twice as likely to develop cervical cancer than are white women.
- Asian American women have the highest rate of depressive symptoms and Vietnamese women are five times more likely to develop cervical cancer than are white women;
- American Indian/Alaska Native women are twice as likely as white women to be diagnosed with diabetes. They also have the highest rates of intimate partner violence of any other racial or ethnic group.

All women of color together account for 36 percent of women in the U.S., but 2010 census data shows we are 53 percent of the uninsured women in our country. We are more likely than white women to be living in poverty and we rely on public health insurance, like Medicaid, at disproportionate rates. National surveys indicate that the ACA is already reducing the number

of women who are uninsured and help us move beyond this broken health care system to one that improves the health of women of color and our families

**The ACA provides women and our families with benefits and protections that help decrease health disparities:**

- ✓ If you get sick, your insurance company can no longer cancel your policy.
- ✓ Your plan can no longer limit the amount of medical expenses covered in your lifetime.
- ✓ Insurers must cover maternity care and allow you direct access to OB/GYNs without requiring a referral.
- ✓ Our children can now stay on family health insurance policies until their 26<sup>th</sup> birthdays.

**Your plan must provide preventive care for you and your children with no co-pays:**

- ✓ Examples include blood pressure screening
- ✓ obesity screening
- ✓ counseling
- ✓ immunizations
- ✓ autism screenings
- ✓ pediatric oral health assessments
- ✓ vision tests

**All plans must cover *additional* preventive services for women with no co-pays:**

- ✓ comprehensive contraceptive care
- ✓ an annual well-woman care exam
- ✓ screening for sexually-transmitted diseases, including HIV
- ✓ cervical cancer screenings
- ✓ breastfeeding counseling and equipment
- ✓ screening for gestational diabetes
- ✓ screening and counseling for intimate partner violence

**You have new protections against discrimination and new opportunities to obtain quality, affordable health coverage**

- ✓ Plans are required to cover prenatal and maternity care and mental health care.
- ✓ Your plan can no longer limit the amount of medical expenses it will cover each year.
- ✓ You cannot be denied insurance coverage because of a pre-existing condition.
- ✓ Insurance companies cannot charge women more than men for the same policy.
- ✓ Many more low-income people may qualify for free or very low-cost coverage under Medicaid, as in certain states anyone with an income up to 138 percent of the federal poverty level (about \$32,900 for a family of four in 2014 or \$16,100 for an individual) is eligible.
- ✓ Moderate-income individuals and families can buy private health insurance in new state insurance marketplaces with financial assistance to make it more affordable. People earning up to 400 percent of the federal poverty level (\$95,400 for a family of four or \$46,700 for an individual) are eligible for this assistance.

This is the **TRUE, incredible story** of how the ACA is making real differences in the lives of women and our families. Like any good story, it needs to be told. Share our Raising Women's Voices checklist and website with a woman in your life, because we ALL have something to gain from the Affordable Care Act.