



The Affordable Care Act is helping **LGBT People** get the health care we need

The incredible true story of what the Affordable Care Act (ACA) is doing for lesbian, gay, bisexual, and transgender (LGBT) people is a story about **YOU**.

The ACA is making it easier for us to get the services we need to stay healthy throughout our lives. The ACA ensures we all have:

- ✓ **Preventive** care we need to stay healthy, like HIV testing, mammograms, and depression screenings, without costly co-pays that can make health coverage too expensive to use.
- ✓ **Protection** against health insurer discrimination on the basis of sex, gender identity, sex-stereotypes, or refusal to cover us because of pre-existing conditions.
- ✓ **Security** in knowing that insurers can't cancel our coverage when we get sick, refuse to cover our medical care because it's too expensive or unfairly increase our premiums.

The law is **ALREADY** helping lesbian, gay, bisexual and transgender people stay healthy:

- ✓ The health care law extends federal nondiscrimination protections on the basis of sex to the health care system for the **first time**.
- ✓ Your insurance company can no longer cancel your policy just because you or your children get sick.
- ✓ There can no longer be limits in your plan on the amount of medical expenses covered in your lifetime, even if you have high medical bills from a condition such as HIV or cancer.
- ✓ Your health plan must cover maternity care.
- ✓ Same-sex couples can search for plans that offer coverage for domestic partners through the Health Plan Finder tool at www.healthcare.gov.
- ✓ Your plan must cover important preventive care without charging co-pays. Examples include:
 - Vaccinations
 - HIV and other sexually transmitted infection testing
 - Mammograms
 - Depression screening
 - Tobacco use interventions
 - Cholesterol and high blood pressure screenings
- ✓ Insurance companies cannot deny health care coverage simply because of a pre-existing condition. This will ensure people with HIV or a transgender medical history will still be able to get the health care coverage they need.

All private insurance plans cover additional preventive health services for women without co-pays or additional costs:

- ✓ Screening and counseling for intimate partner violence
- ✓ Screening for gestational diabetes and sexually-transmitted infections (STIs)
- ✓ Contraception and contraceptive counseling
- ✓ Breastfeeding counseling and equipment
- ✓ Well-woman preventive care visits

Making Care More Affordable and Improving the Quality

- ✓ As of 2013, national data collection efforts have begun to include sexual orientation and gender identity questions to help better understand LGBT health disparities.
- ✓ No matter where you live, there is a **Health Insurance Marketplace** where you can buy a quality health care plan for yourself or your family at an affordable price.
 - No marketplace may discriminate against consumers on the basis of sexual orientation, gender identity, or other factors such as race, ethnicity, primary language, or disability.
- ✓ Many more low-income people may qualify for free or very low-cost coverage under Medicaid in those states which have expanded eligibility to everyone with incomes up to 138 percent of the federal poverty level (\$32,900 a year for a family of four or \$15,000 for an individual).
 - This will benefit many LGBT people, since widespread discrimination in the workplace and in relationship recognition means LGBT people are disproportionately likely to make less than \$16,100 per year and to be uninsured.
- ✓ Middle-income families will be able to buy private health insurance in Health 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) will be eligible for this assistance.

All lesbian, gay, bisexual and transgender people deserve quality, affordable coverage for the health care we need—no matter how old we are, what our families look like, how much we earn, or our sexual orientation or gender identity.

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

Special thanks to the Center for American Progress and the National Gay and Lesbian Task Force for their invaluable expertise in crafting this factsheet!