

African Americans and the Affordable Healthcare Act

HEALTH CARE:

- An estimated [7.3 million](#) African Americans with private insurance now have access to expanded preventive services with no cost sharing. These services include well-child visits, blood pressure and cholesterol screenings, Pap tests and mammograms for women, and flu shots for children and adults.
- The 4.5 million elderly and disabled African Americans who receive health coverage from Medicare also have access to many preventive services with no cost-sharing, including annual wellness visits with personalized prevention plans, diabetes and colorectal cancer screening, bone mass measurement and mammograms.
- [More than 500,000](#) young African American adults between ages 19 and 25 who would otherwise have been uninsured now have coverage under their parent's health plan.
- Major federal investments to improve quality of care are improving management of chronic diseases more prevalent among African Americans.
- The health care workforce will be more diverse due to a near tripling of the National Health Service Corps. African American physicians make up about 17 percent of Corps physicians, a percentage that greatly exceeds their 6 percent share of the national physician workforce.
- Investments in data collection and research will help us better understand the causes of health care disparities and develop effective programs to eliminate them.
- Targeted interventions, such as Community Transformation Grants, will promote healthy lifestyles, lower health care costs, and reduce health disparities.
- Increased funding available to more than 1,100 community health centers will increase the number of patients served. One of every five patients at these health centers are African American.

Coming Soon from ACA:

- [6.8 million](#) uninsured African Americans will have new opportunities for coverage through the Health Insurance Marketplace. As many as nine out of 10 of those may qualify for financial assistance either through tax credits to purchase coverage in the Marketplace, cost-sharing reductions that will reduce out of pocket costs, or through Medicaid if their state extends eligibility to the newly eligible adult group under the Affordable Care Act. Of the 6.8 million uninsured African Americans who are eligible for coverage through the Marketplace, 56 percent are men.
- The Marketplace is a destination where consumers can compare insurance options in simple, easy to understand language. At the Marketplace, consumers will be able to compare

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insurance options based on price, benefits, quality and other factors with a clear picture of premiums and cost-sharing amounts to help them choose the insurance that best fits their needs.

- Consumers may be eligible for free or low cost coverage, or advance premium tax credits that lower monthly premiums right away. Individuals with higher incomes (up to 400 percent of the federal poverty level, or \$94,200 for a family of four) will be eligible to purchase subsidized coverage from the Health Insurance Marketplace.
- States have new opportunities to expand Medicaid coverage to include Americans with family incomes at or below 133 percent of the federal poverty level (generally \$31,322 for a family of four in 2013). This expansion includes adults without dependent children living at home, who have not previously been eligible in most states.