

# Latinos

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

**T**he Affordable Care Act – the health care 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. Higher than any other racial or ethnic group, more than 30 percent of Latinos were uninsured in 2011. Signed into law by President Obama in March 2010, the Affordable Care Act will remove obstacles to care that many Latinos 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're 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 11.8 million Latinos no longer have to worry about going without 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 health care law, everyone joining a new health plan must be able to receive recommended preventive services, such as mammograms and screenings for cancers, diabetes, and blood pressure, with no deductibles or co-pays. The, 6.1 million Latinos who have private insurance now have access to expanded preventive services without additional cost-sharing as a result of the new health care law.

**4. Increased health security for seniors and people with disabilities.** 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 \$768 because the law requires a 50 percent discount on covered brand name prescription drugs in the donut hole. The health care law closes the donut hole in 2020. Also under the Affordable Care Act, seniors and people with disabilities including 3.9 million Latinos, can receive preventive services such as flu vaccines, diabetes screenings, and an annual wellness visit with their doctor to discuss their health concerns with no cost-sharing.

**5. Access to affordable coverage for all Americans.** Insurance companies must now allow young adults up to age 26 to remain on their parents' plans. This means that over 3.1 million young adults, including 913,000 Latinos, have gained coverage as a result of the health care law. Beginning in 2014, millions more will gain access to affordable, high-quality 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 health care law also is providing 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. Latinos account for about one of three patients served by community health centers.