

The Affordable Care Act and the Latino Community

The Affordable Care Act will help make health insurance coverage more affordable and accessible for millions of Americans. For Latinos, like other racial and ethnic minorities, the law will address inequities and increase access to quality, affordable health coverage. That might be the first time that Latinos go to the doctor for preventative and wellness health care rather than emergency services, therefore giving individuals and families more control over their health.

Latinos suffer from certain illnesses at higher rates than white Americans.

- Roughly 31.9 percent of Latinos were obese in 2010, compared to 26.1 percent of whites, with the disparity greater among women (33.1 percent compared to 24.5 percent).
- Latinas have disproportionately high rates of cervical cancer, which they contract at 1.6 times the rate of white women.
- Only 46.5 percent of Latinos received a colorectal cancer screening in 2010, compared with 59.9 percent of non-Hispanics.

These health outcomes may result in part from lack of timely preventive services or screenings, often associated with a lack of health insurance coverage or not knowing how to use a health insurance card. It is important to remember that having a health insurance card does not necessarily translate into health care usage. Expanding opportunities for coverage can improve health outcomes for Latinos and subsequently the overall health of the US population.

The Affordable Care Act will provide 10.2 million uninsured Latinos an opportunity to get affordable health insurance coverage. The following provides an overview of the coverage and benefits available to Latinos today and those made possible in 2014 by the Health Insurance Marketplace.

How Latinos Are Benefitting

- An estimated 8.2 million Latino Americans with private insurance have access to expanded preventive services with no cost-sharing. These services include well-child visits, blood pressure and cholesterol

Over 10 million uninsured Latinos will have new opportunities for coverage through the Health Insurance Marketplace.

screenings, Pap tests and mammograms for women, and flu shots for children and adults.

- 3.9 million elderly and disabled Latinos who receive health coverage from Medicare have access to many preventive services with no cost-sharing, including annual wellness visits with personalized prevention plans, colorectal cancer and obesity screening, and mammograms.
- 913,000 young Latino adults between ages 19 and 25 who were uninsured now have coverage under their parent's employer-sponsored or individually purchased health plan.
- Major federal investments to improve quality of care are improving management of chronic diseases that are more prevalent among Latinos.

How Latinos Will Benefit

- 10.2 million uninsured Latinos will have new opportunities for coverage through the Health Insurance Marketplace.
- 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 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 more Americans, including Latinos 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.