

# Fact Sheet: Health

Black Women for Positive Change – Policy Focused Social Network

## *Health Affordable Care Act*

**NON-DISCRIMINATION BASED ON PRE-EXISTING CONDITIONS** -- Prohibits Denial of coverage to Children with Pre-Existing Conditions, currently, and all persons beginning in 2014

**NON-DISCRIMINATION BASED ON SALARY** -- Prohibits health plans from employing eligibility rules for health care coverage that have a discriminatory impact on lower wage employees

**EQUITY AND EXPANDED ACCESS FOR WOMEN** -- Prohibits insurance providers from charging more because of gender; and caps payments for all consumers, on out-of-pocket expenses, such as co-pays and deductibles, which benefits women, who delay needed care due to cost .

**MAINTENANCE OF COVERAGE FOR SICK EMPLOYEES** -- Bans insurance companies from dropping people from coverage when they become ill.

**COVERAGE FOR CONSUMERS WITH PRE-EXISTING CONDITIONS** -- Provides affordable insurance option for individuals unable to obtain insurance due to a pre-existing condition. Through a temporary subsidized high-risk pool, to help protect them from medical bankruptcy pending implementation of the fully reformed health insurance marketplace

**LOWERED COSTS FOR MEDICARE RECIPIENTS** -- Provides prescription drug benefit to beneficiaries in the donut hole, as of 2011. The donut hole is the gap in coverage between the initial coverage level and the catastrophic coverage minimum. It eliminates the donut hole coverage gap altogether by 2020 ; and provides free preventive care in Medicare.

**INCREASED ACCESS TO AFFORDABLE CARE** -- Provides incentives to elevate the number of health professionals available to the general population; and expands the funding stream to double the number of patients accessing Community Health Centers by 2016. Provides individuals and small business with the same private insurance choices the President and members of Congress have, through the creation of state-based Health Insurance Exchanges. Beginning 2014, provides tax credits for those who can't afford quality health insurance.

**EXPANDED CONSUMER RIGHTS** – Provides an appeals process within the plan and outside the plan, to challenge decisions by health insurance providers; and helps States fund new consumer assistance health insurance programs for filing complaints and appeals.

**ACCOUNTABILITY FOR INSURANCE PROVIDERS**— protects consumers against unreasonable rate hikes by mandating that health insurance companies verify the need for premium increases. And it penalizes excessive or unsubstantiated premium exchanges by denial of participation in the new Health insurance Exchanges. Also caps what insurance companies can require beneficiaries to pay in out-of-pocket expenses, such as co-pays and deductibles

**ENHANCED FOCUS ON MINORITY HEALTH ISSUES** – Raises the National Center on Minority Health and Health Disparities at the National Institutes of Health from a Center to a full institute, to support an enhanced focus on minority health.

