

The Affordable Care Act Helps LGBT Americans

For too long, too many hard working Americans paid the price for policies that handed free rein to insurance companies and put barriers between patients and their doctors. The Affordable Care Act gives hard-working families the security they deserve. The new health care law forces insurance companies to play by the rules, prohibiting them from dropping your coverage if you get sick, billing you into bankruptcy because of an annual or lifetime limit, or, soon, discriminating against anyone with a pre-existing condition. And it includes substantial new benefits for lesbian, gay, bisexual and transgender (LGBT) Americans.

All Americans will have the security of knowing that they don't have to worry about losing coverage if they're laid off or change jobs. And insurance companies now have to cover your preventive care like mammograms and other cancer screenings. The new law also makes a significant investment in State and community-based efforts that promote public health, prevent disease and protect against public health emergencies.

Affordable Coverage Options

There is evidence suggesting that at least a portion of the LGBT community is disproportionately uninsured. The Affordable Care Act is making new coverage options available to Americans, including those without access to coverage through a domestic partner or employer and those with pre-existing health conditions:

- Already, more than 50,000 Americans who were uninsured due to a pre-existing health condition have accessed health insurance at an affordable rate through [Pre-Existing Condition Insurance Plans](#).
- Young adults are able to [remain on a parent's health plan until they turn 26](#) if the plan covers dependent children and if coverage isn't offered to them through their job. This means that over 2.5 million young adults have gained coverage because of the new health care law.
- In 2014, [Affordable Insurance Exchanges](#), new competitive insurance marketplaces, will be established where millions of Americans and small businesses will be able to purchase affordable coverage and have the same choices of insurance that members of Congress will have. Tax credits will help middle class families afford health insurance.
- Also in 2014, the Medicaid program will be expanded to cover Americans with income at or below 133 percent of the federal poverty level. This expansion will increase access to care for low-income adults.

New Patient Protections

New benefits will make it easier for consumers to get and keep their health coverage. For example, the Affordable Care Act [prohibits insurance companies from refusing coverage to, or limiting the benefits of, children](#) (under age 19) because of a pre-existing medical condition. In 2014, discriminating against anyone with a pre-existing condition will be illegal. The law also [prohibits insurance plans from canceling an individual's coverage](#) just because of a mistake on his or her paperwork. And because of the law, insurers can no longer turn someone away just because he or she is lesbian, gay, bisexual, or transgender.

LGBT individuals have encountered discrimination in the health care system for decades, and many studies have shown that LGBT people are affected by chronic disease at a higher rate than other Americans. The new law has already made significant progress toward ending some of the worst insurance company abuses and helping ensure that LGBT Americans have access to coverage when they need it most. For example, the Affordable Care Act [ends lifetime dollar limits on key benefits and restricts annual dollar limits](#) until they are ended in 2014, allowing for long-term comprehensive treatment of chronic diseases.

In addition, the federal website designed to help all consumers find the health insurance best suited to their needs makes it easy to locate health insurers that cover domestic partners. HealthCare.gov's [insurance and coverage finder](#) now includes a “same-sex partner” filter, allowing same sex couples to eliminate plans which would not cover both people from the list of plans available in their area. Consumers looking for information on domestic partner coverage will also have access to HealthCare.gov's regular features, such as the ability to sort based on the enrollment, a plan's out-of-pocket costs or other categories. The same-sex partner filter is also available for small employers looking for information on the small group market.

Preventive Care for Better Health

The Affordable Care Act is taking significant steps toward improving access to preventive care. Many health plans now [must cover recommended preventive care services](#) without charging deductibles, co-payments or co-insurance. Already, 54 million Americans have coverage for preventive services without additional cost sharing.

In addition, the Affordable Care Act is funding preventive efforts for communities, including millions of dollars to use evidence-based interventions to address tobacco control, obesity prevention, HIV-related health disparities, better nutrition and physical activity. The Department of Health and Human Services is working with community centers serving the LGBT community to employ proven prevention strategies.

Improving Care and Fighting Disparities

The Affordable Care Act is making other investments that will help address health disparities that exist within the LGBT community. Funding is going toward building a more diverse and culturally competent health care workforce, as well as investing in community health centers to serve up to 20 million more patients. And through increased research and data collection on health disparities, policymakers will have the knowledge and tools they need to continue to address in the health needs and concerns of LGBT people.

Small Business Tax Credits

Tax credits for small businesses included in the Affordable Care Act will benefit an estimated two million workers who get their insurance from an estimated 360,000 small employers who will receive the credit in 2011. In 2014, small business owners will get more relief with tax credits and affordable insurance choices in the new Affordable Insurance Exchanges in every State. For the first time, they will have a marketplace where they can see and compare their health plan options in one place, and insurers will have to actively compete for their business.

HIV/AIDS

Historically, people living with HIV and AIDS have had a difficult time obtaining private health insurance and have been particularly vulnerable to insurance industry abuses. Currently, fewer than one in five (17 percent) people living with HIV have private insurance and nearly 30 percent do not have any coverage. The Affordable Care Act makes it easier for people living with HIV/AIDS to get coverage through the [Pre-Existing Condition Insurance Plans](#). The ban on pre-existing condition exclusions will extend to all Americans in 2014, along with expanded Medicaid eligibility, the creation of Affordable Insurance Exchanges, and new tax credits for middle class families will help more Americans afford insurance.

People with HIV/AIDS also face barriers to obtaining care from qualified providers. Consistent with the goals of the President's National HIV/AIDS Strategy, the Affordable Care Act makes considerable strides in addressing these concerns and advancing equality for people living with HIV and AIDS. Investments in prevention, as well as improving care coordination, will help people living with HIV/AIDS get the treatment they need.