



NATIONAL LATINA INSTITUTE FOR REPRODUCTIVE HEALTH

The Affordable Care Act (ACA): Securing health, dignity, and justice for Latin@s

The National Latina Institute for Reproductive Health (NLIRH) is the only national organization working on behalf of the reproductive health and justice of the 24 million Latinas, their families and communities in the United States through public education, community mobilization and policy advocacy. NLIRH supports full implementation and funding of the Affordable Care Act, which improves access to health care for our communities and lays the foundation for ongoing efforts to improve health equity. For Latinas, who are more likely than other groups to struggle with access to health insurance, the ACA has meant the potential to lead healthier, happier lives.

Why should Latin@s* support the ACA?

Latin@s face barriers to accessing affordable insurance coverage and reproductive health care.

- ☀ 1 in 3 Latin@s is uninsured—more than any other racial or ethnic group.ⁱ
- ☀ Like all women, Latinas are charged more for health insurance than their male counterparts; the ACA eliminates this discrimination.ⁱⁱ
- ☀ 1 in 4 non-elderly Latinos has a “pre-existing” condition—a condition that, before the ACA, could lead to denial of health care coverage.ⁱⁱⁱ
- ☀ In one study, over 50% of Latinas aged 18 to 34 say the cost of contraceptives is prohibitive.^{iv}

Community Health Centers (CHCs) provide critical services to underserved Latin@s.

- ☀ In 2012, over 21 million Americans received care at federally qualified health centers^v—Latin@s represent one-third of all CHC patients.^{vi}

Latin@ communities suffer from disproportionately high rates of preventable diseases and treatable conditions.

- ☀ Latin@s have the highest incidence of cervical cancer;^{vii} Latin@s are diagnosed with cervical cancer at nearly twice the rate of non-Latina white women.^{viii}
- ☀ Latin@s also experience disproportionately high rates of unintended pregnancy,^{ix} sexually transmitted infections including HIV,^x diabetes,^{xi} asthma,^{xii} and other health issues.

Latin@s often do not have access to doctors, nurses, and other healthcare providers who speak our language and understand our culture.

- ☀ While Latin@s are nearly 17% of the U.S. population^{xiii} and the fastest growing demographic, we represent only 3.6% of the registered nurse population^{xiv} and only 5% of the national pool of providers is Latino.^{xv}

How will the ACA help Latin@s?

Latin@s will have greater access to insurance, both private and public, thanks to Medicaid expansion, tax credits for insurance purchased on the state insurance exchanges, and expansions in coverage for young people.

- ☀ 10.2 million uninsured Latin@s will be eligible for coverage through the Health Insurance Marketplace.^{xvi}
- ☀ An estimated 3.1 million Latinos will gain coverage through Medicaid expansion and the Children's Health Insurance Program and 1.5 million through employer-sponsored coverage.^{xvii}
- ☀ The expansion in coverage for Latin@s represents an 18% increase – the highest for any racial or ethnic group.^{xviii}
- ☀ Over 5.8 million Latin@s will be eligible for tax credits, which will make purchasing health insurance more affordable.^{xix}
- ☀ 913,000 young Latin@s have already gained coverage thanks to a new rule allowing adults under 26 to be covered under a parent's plan.^{xx}

Rural, low-income, and other underserved Latin@s will have greater access to healthcare providers, thanks to increased funding for community health centers.

- ☀ Through 2016, community health centers will receive \$11 billion to support existing operations and open new centers to deliver care to more communities.^{xxi}
- ☀ CHCs provide care regardless of ability to pay or immigration status.

Latin@s and our families will lead healthier lives and be able to detect and treat diseases sooner, thanks to preventive care without co-pays.

- ☀ Health services available to Latin@s without cost-sharing will include well-woman visits, mammograms, contraception, screening and counseling for intimate partner violence, and testing for sexually transmitted infections (STIs). Well-woman visits and STI testing alone will help with early detection and treatment of cervical cancer and the virus that causes it.
- ☀ Using contraceptives to plan and space pregnancies improves the health of a woman and her children—those she already has and those she may have in the future. Planning the number and spacing of children reduces the risk of maternal death, low birth weight, and infant mortality.^{xxii}

Latin@s will be increasingly able to see healthcare providers who understand our culture, speak our language(s), and/or come from our communities.

- ☀ The new law provides grants for language and cultural competency training for healthcare workers, as well as incentives and loan repayment plans that may help bring more underrepresented groups into health care fields.

The Affordable Care Act lays the groundwork for ongoing efforts to ensure health, dignity and justice for all.

- ☀ The ACA creates a strong foundation for legislation like the Health Equity and Accountability Act (HEAA), which builds on the success of ACA to improve our community's health and reduce health disparities.

**Note: The authors of this fact sheet, conscious of the importance of gender equality in the production of educational materials in the English language, have incorporated neutral terms throughout this document. Specifically, we have used the “@” sign to represent the diversity of our community and to include persons who do not conform to traditional gender identities.*

- ⁱ U.S. Centers for Medicaid and Medicare Services. *Latinos: The Top Five Things You Need to Know about the Affordable Care Act*. Available at: <http://www.hhs.gov/iea/acaresources/brochures/latinos-top5.pdf> [Accessed on August 19, 2013].
- ⁱⁱ See National Women's Law Center. Gender Rating in the Individual Health Market. Available at: <http://hrc.nwlc.org/policy-indicators/gender-rating-individual-health-insurance-market>. [Accessed on August 22, 2013]; Garrett D. *Turning to Fairness: Insurance Discrimination against Women Today and the Affordable Care Act*. Washington, D.C.: National Women's Law Center; 2012. Available at: http://www.nwlc.org/sites/default/files/pdfs/nwlc_2012_turningtofairness_report.pdf. [Accessed on August 22, 2013].
- ⁱⁱⁱ Ryan KD. *Health Care Reform 2012: At Stake: Access to Affordable Health Insurance for Latinos with Preexisting Conditions*. Washington, D.C.: National Council of La Raza; 2012: 2 Available at: http://www.nclr.org/images/uploads/publications/RapidResponse_Profile2.pdf [Accessed on August 20, 2013].
- ^{iv} Planned Parenthood Federation of America. Survey: Nearly Three in Four Voters in America Support Fully Covering Prescription Birth Control. <http://www.plannedparenthood.org/about-us/newsroom/press-releases/survey-nearly-three-four-voters-america-support-fully-covering-prescription-birth-control-33863.htm>. [Accessed on August 20, 2013].
- ^v U.S. Department of Health and Human Services, Health Resources and Services Administration. Health Center Data. <http://bphc.hrsa.gov/healthcenterdatastatistics/> [Accessed on August 19, 2013].
- ^{vi} U.S. Department of Health and Human Services. The Affordable Care Act and Latinos. <http://www.hhs.gov/healthcare/facts/factsheets/2012/04/aca-and-latinos04102012a.html> [Accessed on August 19, 2013].
- ^{vii} Centers for Disease Control and Prevention. Gynecologic Cancers. Cervical Cancer Rates by Race and Ethnicity. <http://www.cdc.gov/cancer/cervical/statistics/race.htm> [Accessed on August 19, 2013].
- ^{viii} Latin@s contract cervical cancer at 1.6 times the rate of white women. U.S. Department of Health and Human Services. The Affordable Care Act and Latinos. <http://www.hhs.gov/healthcare/facts/factsheets/2012/04/aca-and-latinos04102012a.html> [Accessed on August 19, 2013].
- ^{ix} Cohen SA. *Abortion and Women of Color: The Bigger Picture*. The Guttmacher Institute; 2008: 3. Available at: <http://www.guttmacher.org/pubs/gpr/11/3/gpr110302.pdf>. [Accessed on August 19, 2013].
- ^x Centers for Disease Control and Prevention. HIV/AIDS. HIV Among Latinos. <http://www.cdc.gov/hiv/risk/raciaethnic/hispanicalatinos/facts/index.html> [Accessed on August 19, 2013].
- ^{xi} U.S. Department of Health and Human Services. Office of Minority Health. Diabetes and Hispanic Americans. <http://minorityhealth.hhs.gov/templates/content.aspx?lvl=2&lvlID=54&ID=3324> [Accessed on August 19, 2013].
- ^{xii} U.S. Department of Health and Human Services. Office of Minority Health. Asthma and Hispanic Americans. <http://minorityhealth.hhs.gov/templates/content.aspx?ID=6173> [Accessed on August 19, 2013].
- ^{xiii} Latin@s constitute 16.9% of the U.S. population according to 2012 estimates. United States Census Bureau. USA Quick Facts. <http://quickfacts.census.gov/qfd/states/00000.html> [Accessed on August 19, 2013].
- ^{xiv} Enhancing Diversity in the Nursing Workforce. Washington, D.C.: American Association of Colleges of Nursing; 2013: 1. Available at: <http://www.aacn.nche.edu/media-relations/diversityFS.pdf> [Accessed on August 19, 2013].
- ^{xv} U.S. Department of Health and Human Services. The Affordable Care Act and Latinos. <http://www.hhs.gov/healthcare/facts/factsheets/2012/04/aca-and-latinos04102012a.html> [Accessed on August 19, 2013].
- ^{xvi} *Ibid.*
- ^{xvii} Ryan KD. *Health Care Reform 2012: A Profile of Latino Health Insurance Gains under the Affordable Care Act*. Washington, D.C.: National Council of La Raza; 2012: 1. Available at: <http://www.nclr.org/images/uploads/publications/profilelatinoinsurancegains.pdf> [Accessed on August 19, 2013].
- ^{xviii} *Ibid.*
- ^{xix} Bailey K., Hagan E., Stoll K. Help is at Hand: New Health Insurance Tax Credits for Americans. Washington, D.C.: Families USA; 2013: 5. Available at: <http://familiesusa2.org/assets/pdfs/premium-tax-credits/National-Report.pdf> [Accessed on August 20, 2013].
- ^{xx} U.S. Department of Health and Human Services. Office of the Assistant Secretary for Planning and Evaluation. Report Shows Affordable Care Act Has Expanded Insurance Coverage Among Young Adults of all Races and Ethnicities. 2012:2. Available at: <http://aspe.hhs.gov/health/reports/2012/YoungAdultsbyGroup/ib.pdf>. [Accessed on August 21, 2013].
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