

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 20 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?

Latinos face barriers to accessing affordable insurance coverage and reproductive health care.

- ② 1 in 3 Latinos is uninsured—more than any other racial or ethnic group.
- Dike all women, Latinas are charged more for health insurance than their male counterparts; the ACA eliminates this discrimination.
- 1 in 6 non-elderly Latinos has a "pre-existing" condition—a condition that, before the ACA, could lead to denial of health care coverage.
- 50% of women aged 18 to 34, including Latinas, say the cost of contraceptives has prevented consistent use.

Community Health Centers (CHCs) provide critical services to underserved Latinos.

In 2010, over 19 million Americans received care at federally-funded CHCs—Latinos represent one-third of all CHC patients.

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

- Latinas have the highest incidence of cervical cancer; Latinas are diagnosed with cervical cancer at nearly twice the rate of non-Latina white women.
- Datinos also experience disproportionately high rates of unintended pregnancy, sexually transmitted infections including HIV, diabetes, asthma, and other health issues.

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

While Latinos are 15% of the U.S. population and the fasting growing demographic, we represent only 7.6% of the medical school population and 3.2% of the registered nurse population.

How will the ACA help Latin@s?

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

- An estimated 6 million Latinos will gain coverage to health insurance when the law is fully implemented 1.4 million through the Affordable Insurance Exchanges, 1.5 million through employer-sponsored coverage, and 3.1 million through the Medicaid expansion and the Children's Health Insurance Program (CHIP).
- The expansion in coverage for Latinos represents an 18% increase the highest for any racial or ethnic group.
- Over 5.5 million legally present, non-elderly Latinos will be eligible for tax credits, which will make purchasing health insurance more affordable.
- 336,000 young Latinos have already gained coverage thanks to a new rule allowing adults under 26 to be covered under a parent's plan.

Rural, low-income, and other underserved Latinos 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.
- CHCs provide care regardless of ability to pay or immigration status.

Latinas 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 Latinas 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 will have in the future. Planning the number and spacing of children reduces the risk of maternal death, low birth weight, and infant mortality.

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

The new law provides grants for language and cultural competency training for health care 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.