

## **How Health Reform Benefits You and California's African-American Families**

All African-American families stand to benefit from the new health care law. This is true whether you have private health insurance, Medi-Cal or Medicare, or are uninsured.

If you have health insurance, you can keep your current doctor and peace of mind, knowing that insurance companies cannot drop or limit your coverage when you're sick and need it. If you're a senior, you'll benefit from Medicare rebates on drugs and free preventive care. If you have no health insurance or it's insufficient to meet your needs, help is on the way. Whether you have insurance or not, the new health care law also promotes healthy living through worksite wellness programs and community grants to increase access to healthy foods and physical activity.

- **If you need insurance – More options for affordable coverage**
- **If you have Medi-Cal or Medicare – Increased access and better services**
- **If you have private insurance – Peace of mind and affordable coverage**

### **If You Need Insurance – More Options for Affordable Coverage**

By providing more options for affordable coverage, the new health care law will help 81% of African Americans who are currently uninsured get coverage.

- **For Young Adults – You Can Stay on Your Family's Plan until Age 26:** Beginning immediately, young adults will be able to stay on their parent's health plan through the age of 26. This will help the one in four African American youth who went without health insurance during 2007.
- **Medi-Cal Expands to Help You and Your Family:** Starting in 2014, if you make less than \$14,431 as a single adult or \$29,367 for a family of four, you'll be eligible for Medi-Cal. This expansion will provide coverage for more than 120,000 African Americans in California.
- **The Health Insurance Exchange Will Provide You with Affordable Private Coverage:** Also starting in 2014, if you make less than \$43,400 as a single adult or \$88,200 for a family of four, you will be able to buy affordable coverage from an insurance exchange. Your premium will cost no more than 10% of your income – the government will cover the rest.



- **Your Small Business Employer Will Get Help to Cover You:** 500,000 small businesses in California will be able to get tax credits to help provide coverage for their employees.
- **Supporting Our Safety Net:** The law will bring in an estimated \$1.4 billion dollars to support California's community health centers, which serve hundreds of thousands of African Americans.

#### **If You Have Medi-Cal or Medicare – Increased Access and Better Services**

- **More Doctors and Specialists to Serve You:** Payments to doctors will be increased under the new law. This means there will be more doctors and specialist to serve you.
- **Shorten Wait Times for Services:** More doctors and services will mean shorter wait times for care.
- **Help for Seniors on Medicare:** The law closes the Medicare “donut hole,” helping hundreds of thousands of African Americans pay for their prescription drugs, starting in 2011. It also provides preventive services for free.

#### **If You Have Private Insurance: Peace of Mind and Affordable Coverage**

For the over one million African Americans in California who have private insurance, your health insurance will be more secure, affordable, and help keep you healthy.

- **Giving You Peace of Mind:** Health insurers will no longer be able to deny coverage for pre-existing conditions or drop it when you get sick. This provision applies to children starting this fall and to all adults in 2014.
- **No Lifetime Caps on Care:** Starting this fall, the new law prohibits insurers from limiting how much they will have to pay for care. No one will have to worry about losing their house or going bankrupt if you or someone you love gets sick.
- **Putting Prevention First:** All new private insurance plans will have to cover preventive services – such as screenings and tests – for free, starting this fall.