

The Health Care Law and You:

How does the ACA help Asian Americans, Native Hawaiians and Pacific Islanders?

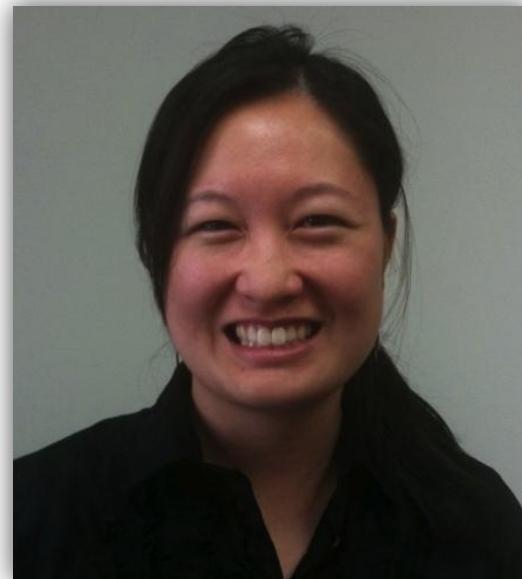


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ASIAN & PACIFIC ISLANDER
AMERICAN HEALTH FORUM

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Commissioner

**White House Initiative on
Asian Americans and Pacific
Islanders**



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ACA Gains for Asian Americans, Native Hawaiians and Pacific Islanders

Kathy Lim, Ko
President & CEO

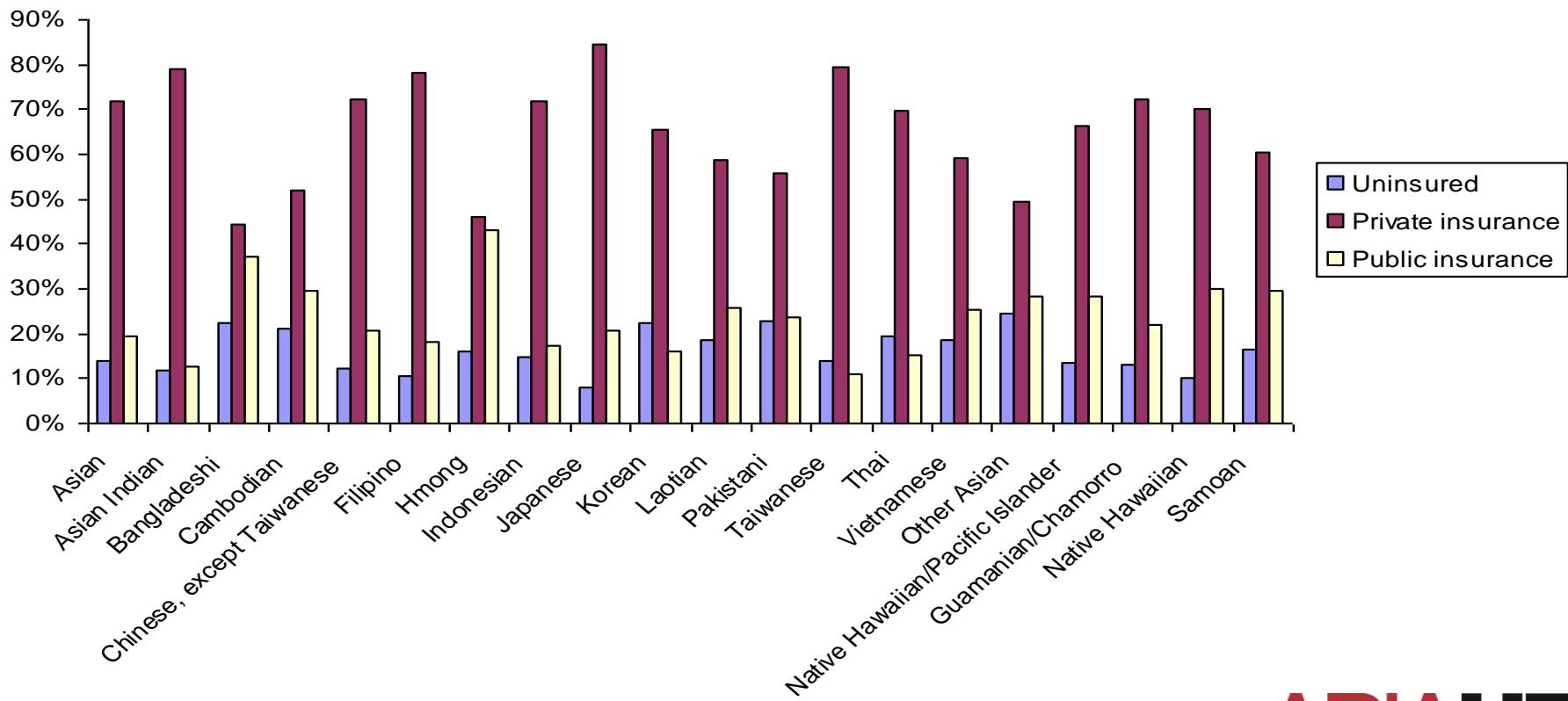


Profile of Uninsured Asian Americans, Native Hawaiians and Pacific Islanders

- There are nearly 47 million Americans who are uninsured
 - 1 in 7 Americans
 - 1 in 6 Asian Americans, Native Hawaiians and Pacific Islanders
- Individuals who are uninsured are more likely to lack a usual source of care
- AAs and NHPIs are less likely to use or receive preventive services and timely appropriate care

Health Care Coverage for AAs and NHPIs By Ethnicity

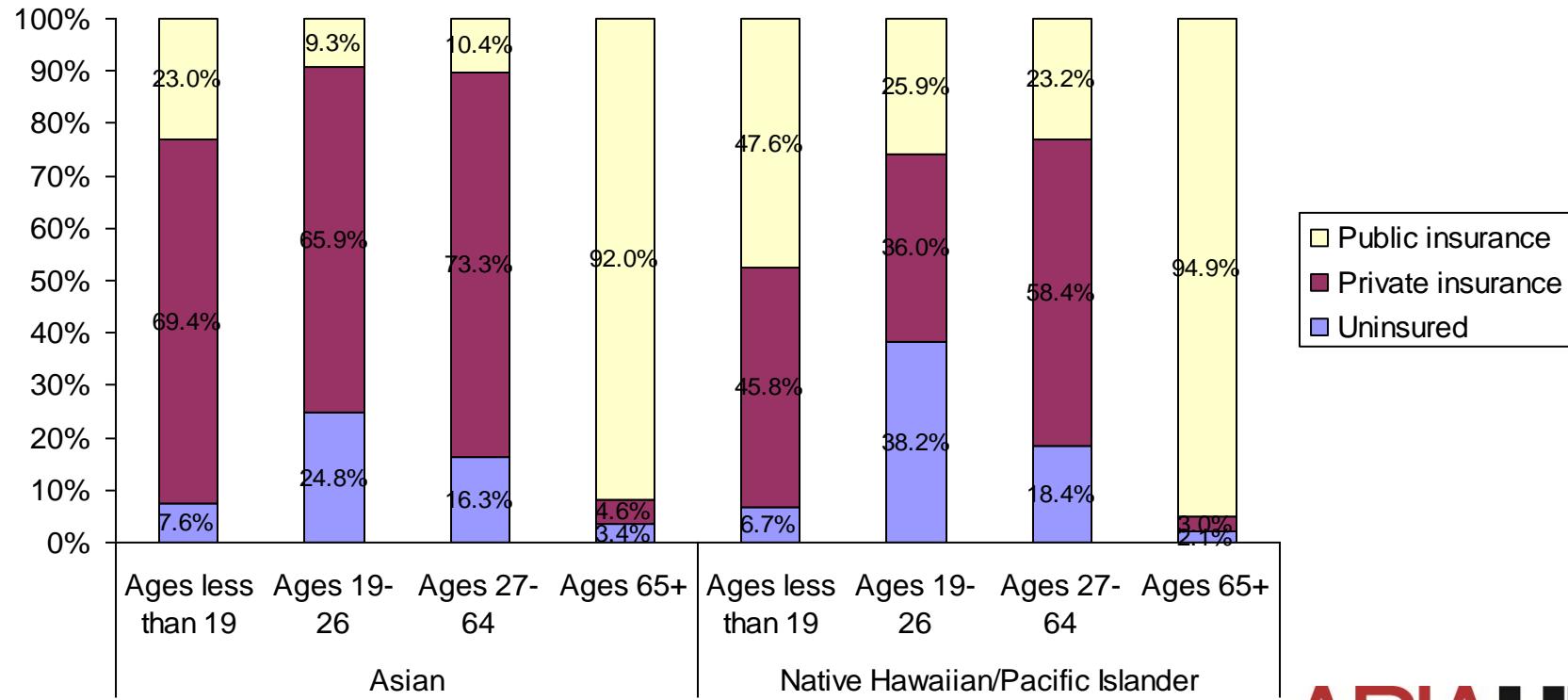
Percent health insurance coverage among Asians and NHPIs in the U.S.



Source: 2009 American Community Survey 1-Year Estimates

Health Care Coverage for AAs and NHPIs By Age

Percent health insurance coverage among Asians and NHPIs by age in the U.S.



Source: 2009 American Community Survey 1-Year Estimates

ACA = Improved Access to Health Coverage

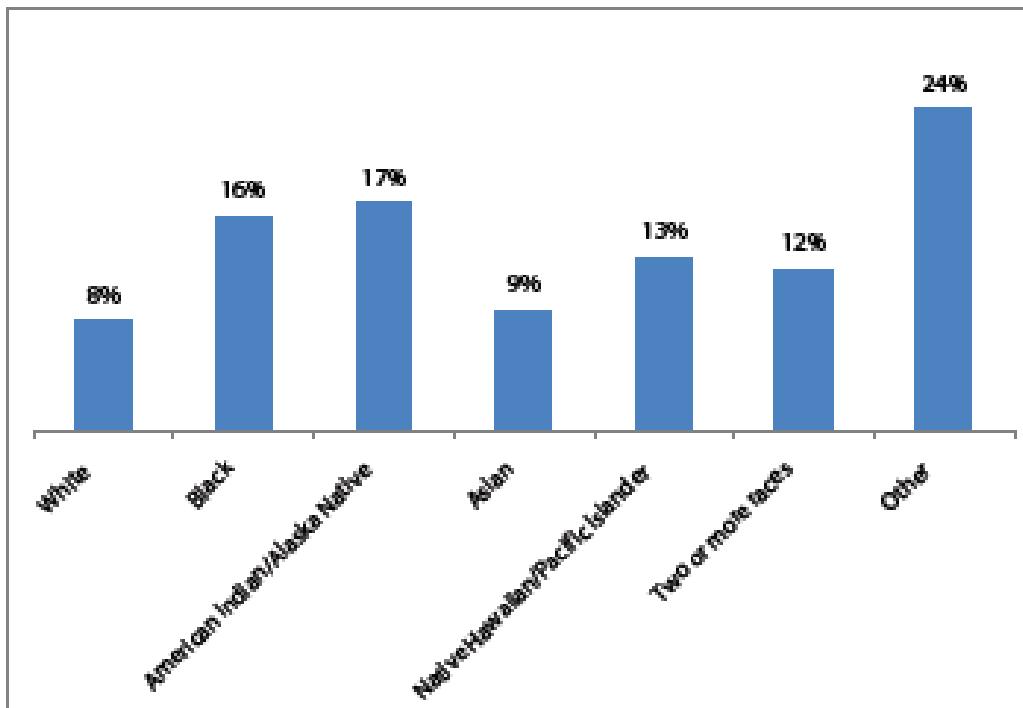
- Expanded coverage in Medicaid
- New state health insurance exchanges
 - Individual Exchange
 - Small Business Health Options (SHOP) Exchange
- Employer responsibility requirements
- Extended family coverage for young adults (through age 26)
- Private market changes
 - New prohibitions to prevent unjustified increases in premiums and denials in coverage

Medicaid Expansion

- Nearly 1 in 10 Asian American adults are likely to benefit from the expansion
 - 1 in 5 Bangladeshis
 - 1 in 6 Hmong
- About 1 in 8 NHPIs are likely to benefit
 - 1 in 5 Tongans
 - 1 in 6 Samoans

Medicaid

MEDICAID GAINS BY RACE



Source: 2009 American Community Survey

Increased Affordability: Subsidies to purchase insurance

- About 10% of AAs and NHPIs are likely to benefit from subsidies to purchase insurance offered through the Exchanges.
- AA and NHPI ethnic groups with the highest uninsurance rates are more likely to benefit

Improved Data Collection: ACA Section 4302

- Requires that HHS population surveys collect and report data on **race, ethnicity, sex, primary language, and disability status**.
- New race and ethnicity standards:
 - Asian: Asian Indian, Chinese, Filipino, Japanese, Korean, Vietnamese, Other Asian
 - Native Hawaiian or Other Pacific Islander: Native Hawaiian, Guamanian or Chamorro, Samoan, Other Pacific Islander

Resources

Visit our Health Care Reform Resource Center
for more info about the ACA:

www.apiahf.org/hcr

Join our listserv to receive updates:

www.apiahf.org

The Health Care Law and You



HealthCare.gov



The Problem

- Insurance companies could take advantage of you and discriminate against up to 129 million Americans with pre-existing conditions.
- Premiums had more than doubled over the last decade, while insurance company profits were soaring.
- Fifty million Americans were uninsured, tens of millions more were underinsured, and those that had coverage were often afraid of losing it.



What the Law Means for You: 5 Things to Know

- Protects all Americans from the worst insurance company abuses
- Makes health care more affordable
- Strengthens Medicare
- Improves access to care
- Reduces health disparities



The Law Stops Insurance Companies from Taking Advantage of You

Patient's Bill of Rights

It is now illegal for insurance companies to:

- Deny coverage to children because of a pre-existing condition like asthma and diabetes.
- Put a lifetime cap on how much care they will pay for if you get sick.
- Cancel your coverage when you get sick by finding a mistake on your paperwork.
- And more...



The Law Makes Health Care More Affordable

80/20 Rule

BEFORE, many insurance companies spent as much as 40 cents of every premium dollar on overhead, marketing, and CEO salaries.

TODAY, we have the new 80/20 rule: in most states, insurance companies must spend at least 80 cents of your premium dollar on health care or improvements to care.

If they don't, they must repay the money.

Rate Review

BEFORE, insurance companies could raise your premiums by double digits without justification.

TODAY, insurance companies must publicly justify their actions if they want to raise premiums by 10 percent or more.



The Law Strengthens Medicare

- Many free **preventive services** and a free **annual wellness visit**.
- A **50% discount on covered brand-name medications** for those in the prescription drug donut hole. In 2011, seniors save an average of nearly \$600. The donut hole will be closed in 2020.
- **Cracks down on fraud** to protect Medicare, including tougher penalties for criminals.
- Makes sure your doctors can **spend more time with you** and **improve care coordination**.
- Improvements that **extend the life of the Medicare Trust Fund**.



The Law Increases Your Access to Affordable Care

- Young adults under the age of 26 can now stay on their parents' health plans.
- New plans in every state for people who have been locked out of the insurance market because of a pre-existing condition like cancer or heart disease.
- In many cases, you can get preventive services for free.
- There are thousands of new doctors and nurses in communities around the country and millions more patients getting care due to programs like the National Health Service Corps and community health centers.



The Law Increases Your Access to Affordable Care: Affordable Insurance Exchanges

Starting in 2014, up to 33 million Americans will have access to affordable health insurance:

- Exchanges will make it easy to compare and choose health plans with important rules set up to protect you.
- Significant tax credits will be available on a sliding scale for middle class families with income up to \$90,000 for a family of four.
- Medicaid will be available to all Americans living with income below \$30,000 for a family of four—including, for the first time ever, single childless adults.



Focus on Prevention: The Prevention and Public Health Fund

- Chronic diseases – such as heart disease, cancer, stroke, and diabetes – are responsible for:
 - 7 out of 10 deaths among Americans each year.
 - 75% of the nation's health spending.
- The Fund helps tackle the root causes of chronic disease and focus on fighting disease and illness before they happen:
 - control the obesity epidemic
 - reduce tobacco use
 - train the nation's public health workforce
 - modernize vaccine systems
 - improve access to behavioral health services.



ASPE Research Brief: The Affordable Care Act and Asian Americans and Pacific Islanders

- **97,000** young AAPI adults who would have been uninsured now have coverage under their parent's plan.
- **2.7 million** AAPI with private insurance have access to expanded preventive services with no-cost sharing.
- **867,000** AAPI beneficiaries in Medicare have access to a stronger Medicare program.
- In 2016, **2.0 million** AAPI who would otherwise be uninsured will gain or be eligible for coverage.



Making People Count: New Data Standards

- Consistent methods for collecting and reporting health data will help us better understand who we serve.
- New Standards for HHS-sponsored population surveys include:
 - Race
 - Ethnicity
 - Sex
 - Primary Language
 - Disability Status
- Standards include 9 additional data collection categories for AAPI



5 Things to Remember About the Law

- Protects all Americans from the worst insurance company abuses
- Makes health care more affordable
- Improves access to care
- Strengthens Medicare
- Reduces health disparities



So no matter your circumstances...

If you start a new business, change jobs, move to another state, or retire early...

You'll have access to affordable health insurance.



Learn More

<http://www.healthcare.gov/>

The screenshot shows the HealthCare.gov homepage from October 6, 2011. The top navigation bar includes links for Home, Blog, Newsroom, Videos, FAQs, Glossary, Text Size AAA, and En Espanol. Below the navigation is a search bar. The main content area features a banner with a diverse group of people and the text "Your Health Care, Explained" and "Need help? Get consumer assistance in your state". A sidebar on the left offers "Find Insurance Options" and "Get Help Using Insurance". A yellow box at the bottom left highlights "The Affordable Care Act at 18 Months". A small circular logo for the Department of Health and Human Services is visible in the bottom right corner.

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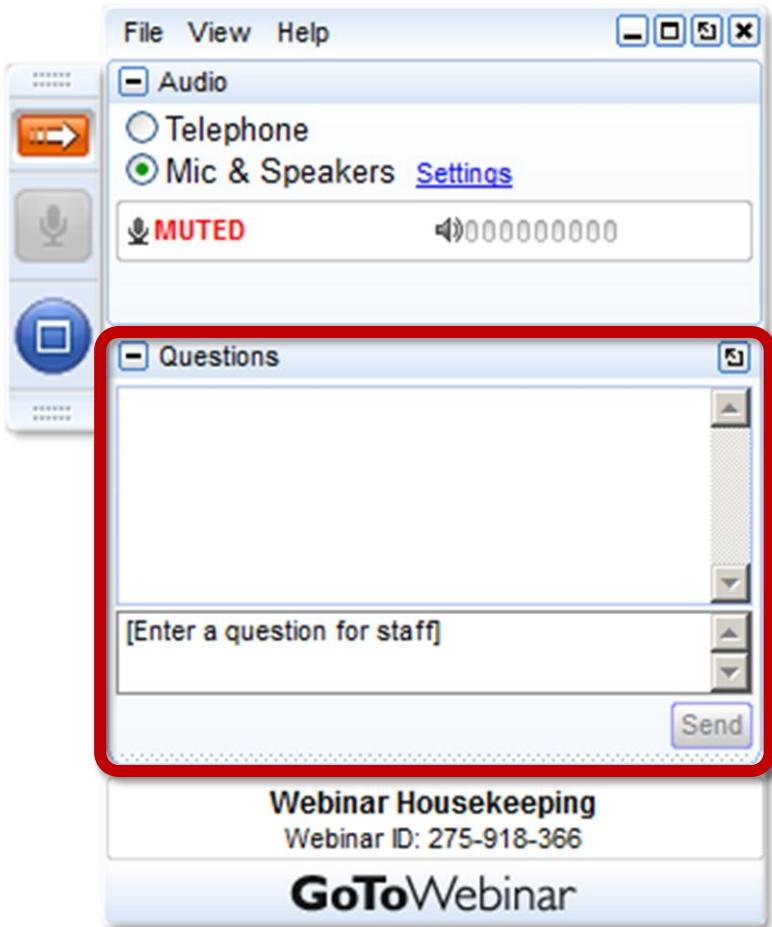
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<http://www.minorityhealth.hhs.gov/>





GoToWebinar Housekeeping: Time for Questions



Your Participation

- Please submit your text questions and comments using the Questions Panel

Note: Today's presentation is being recorded.

Thank you!



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