

### African American Key Points - The Affordable Care Act 2014 :

- Thursday, June 28, 2012's Supreme Court decision was a huge Victory for Americans across the country, especially the 7 million African Americans covered by the Affordable Care Act in 2014.
- Right now:
  - 5.5 million African-Americans with private health insurance WILL KEEP their coverage for preventive services without paying an extra penny at their doctor's office
  - More than 2.4 million African-American seniors with Medicare have received free preventive services such as diabetes screenings,
  - and About 410,000 more African- American young adults who would otherwise be uninsured gained coverage due to the law.
- This law is saving lives and will continue to save lives by making health care even more accessible and affordable.
- Behind each of these are statistics are stories of mothers and fathers, daughters and sons, friends and neighbors, who are healthier because of the new law.
- Nearly 26 percent of patients served by community health centers in 2010 were African-American, and the Affordable Care Act increases the funding available to those centers in all 50 states. They currently serve more than 19 million patients, and by 2015, because of the health care law, they will be able to serve millions more.
- Finally, the new health care law is helping to level the playing field and eliminate health disparities -- a key priority for the Obama Administration. Today, African-Americans are less likely to have health insurance than Americans as a whole. They are also less likely to have access to a primary care physician, and less likely to receive high quality care.

#### **Talking Points: Affordable Care Act**

- The Supreme Court's decision to uphold the Affordable Care Act ensures hard-working, middle class families will get the security they deserve and protects every American from the worst insurance company abuses.

- Here's what the ruling means for the middle class:
  - **Insurance companies no longer have unchecked power to cancel your policy, deny you coverage, or charge women more than men.**
  - **Soon, no American will ever again be denied care or charged more due to a pre-existing condition, like cancer or even asthma.**
  - **Preventive care will still be covered free of charge by insurance companies-- including mammograms for women and wellness visits for seniors.**
  - **By August, millions of Americans will receive a rebate because their insurance company spent too much of their premium on administrative costs or CEO bonuses.**
  - **Many seniors will continue to save \$600 a year on their prescription drugs.**
  - **Efforts to strengthen and protect Medicare by cracking down on waste, fraud, and abuse will remain in place.**
  - **Millions of young adults will still be able to stay on their family's plan until they're 26.**
  
- The Court has issued a clear and final ruling on this law. The last thing Congress should do is refight old political battles and start over on health care by repealing basic protections that provide security for the middle class. Right now, Congress needs to work together to focus on the economy and creating jobs.
  
- A major impact of the Court's decision is the 129 million people with pre-existing conditions and millions of middle class families who will have the security of affordable health coverage.
  
- Under today's ruling, having health insurance is and will continue to be a choice.
  
- If you can't afford insurance or you're a small business that wants to provide affordable insurance to your employees, you'll get tax credits that make coverage affordable.
  
- But if you can afford insurance and you choose not to purchase it, the taxpayers will no longer subsidize your care for free.
  
- Rather than refighting old political battles by repealing health benefits and protections for the middle class, Congress should act on the President's concrete plans to create an economy built to last by reducing the deficit in a balanced way and investing in education, clean energy, innovation, and infrastructure. It's time for folks in Washington to work together on behalf of the American people.

**The Security of Affordable Coverage – Benefits & Protections By the Numbers:**

- **\$10.7 billion has been recovered by cracking down on waste, fraud, and abuse in Medicare all while securing and protecting the benefits seniors have earned.**
- **86 million Americans have benefitted from free preventive services like mammograms for women or wellness visits for seniors.**
- **17 million children with pre-existing conditions can no longer be denied coverage.**
- **12.8 million Americans will benefit from rebates because their insurance company spent too much of their premium dollars on administrative costs or CEO bonuses.**
- **6.6 million young adults have the security of coverage until age 26.**
- **5.3 million Americans on Medicare have saved an average of \$600 on their prescription drugs.**
- **70,000 Americans with pre-existing conditions now have the security of coverage.**