



# RESPONSIBLE REFORM FOR THE MIDDLE CLASS

## How Health Insurance Reform Will Help Racial and Ethnic Minorities

### Lowering Costs for Racial and Ethnic Minority Families

#### ✓ **Preventive Care for Better Health**

- Racial and ethnic minorities are often less likely to receive preventive care. Vietnamese women, for example, are half as likely to receive a pap smear, and twice as likely to die from cervical cancer as are Whites. Obesity rates are also high among certain minority groups. By ensuring all Americans have access to preventive care and by investing in public health, health insurance reform will work to create a system that prevents illness and disease instead of just treating it when it's too late and costs more.

### Protecting Choices for Racial and Ethnic Minority Families

#### ✓ **More Affordable Choices and Competition**

- African Americans, Hispanics, and Asians are all more likely to need a referral in order to see a specialist and they are less likely to get coverage for seeing a doctor outside of the insurance network. Health insurance reform will create a health insurance exchange so you can compare prices and health plans and decide which quality affordable option is right for you and your family. It will include a competitive public option that increases choices and holds private insurers accountable.

### Assuring Stable, Secure Health Care for Racial and Ethnic Minorities

#### ✓ **Eliminate Discrimination in Obtaining Health Insurance**

- Health insurance reform will prevent any insurance company from denying coverage based on a person's medical history, which can disproportionately hurt minority populations.

#### ✓ **Make Health Care Accessible to Everyone**

- African Americans, Hispanics, and Native Americans are roughly twice as likely to be uninsured as the rest of the population. By providing health insurance choices to all Americans and providing premium assistance to make it affordable, health insurance reform will significantly reduce disparities in accessing high-quality health care.

#### ✓ **Control Chronic Disease**

- Nearly half of African Americans suffer from a chronic disease, compared with 40 percent of the general population. Chronic illness is growing in other minority communities as well. Health insurance reform includes a number of programs to prevent and control chronic disease, including incentives to provide medical homes and chronic disease management pilots in Medicare.

#### ✓ **Promote Primary Care**

- By providing health insurance choices through a health insurance exchange and investing in the primary care workforce (including scholarships and grants to increase diversity in health professions), health reform will make sure that all Americans have access to a primary care doctor so they stay healthier, longer. Health insurance reform will also strengthen the system of safety-net hospitals and community health centers to ensure high-quality, accessible care, and will expand the National Health Service Corps, which provides primary care providers to underserved communities.

#### ✓ **Fight Health Disparities**

- Health reform legislation will require any health care program to report on race, ethnicity, gender, and socioeconomic status in order to better understand health disparities, and devote funding to addressing these issues.