

The Affordable Care Act: Transforming LGBT Health

The Affordable Care Act is the greatest advance in our nation's health system since the creation of Medicare and Medicaid in the 1960s. Our country is home to millions of people who cannot get insurance, people who go to bed at night worrying about paying health care bills, parents who cannot afford to take their child to the doctor. As part of the fabric of American society, lesbian, gay, bisexual, and transgender people and their families have had much to lose under a health system that denies vital insurance coverage to those who need it most and that fails to contain the skyrocketing costs of health care. The Affordable Care Act is a historic opportunity for transforming our health system, prioritizing prevention and wellness, and making health care affordable and accessible for everyone.

LGBT people, their families, and their communities cannot afford to lose the benefits that the law is already providing. Here's why:

- **The Affordable Care Act helps millions of LGBT people and their families access affordable coverage.** The estimated 46 million uninsured people in the United States include many members of the LGBT community. Because LGBT people and their families are regularly discriminated against in employment, relationship recognition, and insurance coverage, they are roughly twice as likely as the general population to be uninsured. Thanks to the law, many previously uninsured LGBT people will soon be able to access vital coverage through expanded Medicaid eligibility and the new health insurance exchanges.
- **The Affordable Care Act protects LGBT families.** Same-sex couples live in almost every county across the United States, and more than one million of these couples are raising children. The new law helps these families access health insurance and ensures that children can stay on their parents' health insurance through age 26.
- **The Affordable Care Act prohibits insurers from unfairly denying or cancelling coverage when people get sick.** Because LGBT people face numerous barriers to insurance and to timely and appropriate preventive care, they are vulnerable to insurance industry practices that limit or deny insurance to those who need it most. The law prohibits insurers from rescinding coverage after people get sick, and starting in 2014 pre-existing conditions like high blood pressure, diabetes, HIV, or a cancer diagnosis cannot be used as pretexts to drop or deny coverage.
- **The Affordable Care Act prioritizes mental health.** Discrimination, stigma, and family rejection strongly contribute to the disproportionate burden of mental health and substance use issues borne by LGBT people. The law includes mental health and substance use recovery services among the essential benefits that all qualified insurance plans must offer and expands accessibility by supporting the integration of mental health and substance use services with primary care services.
- **The Affordable Care Act targets health disparities.** LGBT people come from all kinds of backgrounds and are part of every racial, ethnic, religious, and socioeconomic group. LGBT people of color and others who live at the intersections of multiple disparity groups often face entrenched racism, sexism, anti-LGBT discrimination, and other barriers that limit their access to health care and threaten their ability to keep themselves and their families healthy. The new law seeks to transform health disparities into health equity by prioritizing programs, research, and data collection that focus on serving communities of color and other systematically disadvantaged groups.

- **The Affordable Care Act protects patients.** In addition to prohibiting rescission on the basis of pre-existing conditions, the new Patient’s Bill of Rights prohibits annual and lifetime limits on coverage, protects each person’s right to choose a doctor, removes insurance barriers to emergency services, and guarantees the right to external review and appeal of any insurance coverage determination.
- **The Affordable Care Act provides insurance coverage help now.** The law creates new Pre-Existing Condition Plans (PCIPs) to provide immediate help for people with pre-existing conditions until the health insurance exchanges open in 2014. On www.healthcare.gov, consumers can now “one-stop shop” for insurance coverage options that include PCIPs and coverage for domestic partners in states that recognize domestic partnerships.
- **The Affordable Care Act invests in prevention and wellness.** A wide range of life-saving preventive services will now be available without out-of-pocket costs through all insurance plans, and Medicare beneficiaries will receive a comprehensive annual wellness visit and a personalized prevention plan. Communities around the country will benefit from the Community Transformation Grants program and other wellness and prevention initiatives supported by the Prevention and Public Health Fund.
- **The Affordable Care Act recognizes that finances are not the only barrier to health care services.** A key indicator of health care access and quality for LGBT people is finding providers who respond to their individual needs and concerns. Unfortunately, many LGBT people and their families are misunderstood, mistreated, or openly discriminated against by health care providers who are not familiar with or sympathetic to their needs. The new law prioritizes the development of cultural competency standards and training in the health system and recognizes that relationships between patients and providers work best when they are based on mutual communication and trust.
- **The Affordable Care Act builds a strong and diverse health care workforce.** Expanding access to high quality health care requires building and maintaining a well-trained health workforce. The law invests in recruiting and training a workforce that is diverse not only in its professional but also in its personal makeup. Thanks to health reform, the nurses, doctors, physician assistants, and other dedicated professionals in this workforce will be both more reflective of the diversity of American society and better trained to meet the needs of all patients, including LGBT people and their families.
- **The Affordable Care Act prepares our health system for future advances.** Healthy People 2020, which debuted in December 2010, includes not only a new LGBT health topic area but also a strong emphasis on LGBT health throughout its discussions of health disparities and the determinants of health. In the spring of 2011, the Institute of Medicine will release a long-awaited report on LGBT health that will help guide efforts to eliminate the health disparities that affect the LGBT community. The reforms made by the new law complement these and other developments in the field of LGBT health and promise to help transform the lives of LGBT people and their families.

Good health is what equality for LGBT people really means. The Reverend Martin Luther King, Jr. reminded us almost fifty years ago that “of all the forms of inequality, injustice in health care is the most shocking and inhumane.” Help keep Dr. King’s dream alive today by protecting the Affordable Care Act.