



Affordable Health Care Under Attack – What's At Stake?

March 24th, 2011 marked the one year anniversary of the passage of the Affordable Care Act. Yet, this historic law has been under constant attack from attempts to repeal the law outright, efforts to defund key provisions of the law, and court challenges. With all this confusion, it is important that we understand this important piece of legislation and its impact on API women.

API Women Need for Health Care:

- Women account for over 70% of Medicaid beneficiaries and a disproportionate percentage of them are women of color.¹ 18.2% of API women (compared to 17.7% of all women) do not have health care coverage.²
- Most Americans get their health coverage through their employer. APIs are less likely to have employer-sponsored coverage compared to non-Hispanic Whites, and are more likely to be uninsured.³ This is especially true for API women.
- Many API women forgo critical preventive health care: 29.2% of API women have not had a mammogram for the past two years, and 24.1% have not had a Pap Test in 3 years.⁴

Benefits of the Affordable Care Act:

- Expanding Medicaid.
 - Beginning in 2014, Medicaid will be expanded to cover eligible children and families with incomes at or below 133 percent of the Federal Poverty Level, including childless adults.
 - Currently, nearly one in 10 Asian Americans and one in four Native Hawaiians and Pacific Islanders are enrolled in Medicaid. Nearly half of the current uninsured population, or 21 million people, would be eligible for coverage under this expansion.⁵
- One Stop Shop.

¹ National Asian Pacific American Women's Fo-rum, *Health Care Coverage and API women*. <http://napawf.org/wp-content/uploads/2009/10/Health-Coverage-and-API-Women-Factsheet.pdf>; Women of Color United for Health Reform, *Health Reform Imperatives for Women and Communities of Color*

² THE HENRY J. KAISER FAMILY FOUNDATION, PUTTING WOMEN'S HEALTH CARE DISPARITIES ON THE MAP: EX-AMINING RACIAL AND ETHNIC DISPARITIES AT THE STATE LEVEL Table 2.7, June 10, 2009, <http://www.kff.org/minorityhealth/upload/7886.pdf>

³ Kaiser Family Foundation and Asian & Pacific Islander American Health Forum (2008). "Race, Ethnicity, and Health Care."

⁴ THE HENRY J. KAISER FAMILY FOUNDATION, PUTTING WOMEN'S HEALTH CARE DISPARITIES ON THE MAP: EX-AMINING RACIAL AND ETHNIC DISPARITIES AT THE STATE LEVEL Table 2.7, June 10, 2009, <http://www.kff.org/minorityhealth/upload/7886.pdf>

⁵ Collins, Sara R. (2010) "How the Affordable Care Act of 2010 Will Help Low- and Moderate-Income Families." The Commonwealth Fund.

- Each state will create its own Health Insurance Exchange (HIE), or the federal government will operate one for them. The HIE will serve as a one-stop marketplace for purchasing insurance coverage, with all plans containing an “Essential Benefits Package,” which sets the minimum benefits to be provided.
- Nearly one in five families who are currently uninsured will be eligible for subsidies in the Exchange.⁶
- Coverage for Pre-Existing Conditions.
 - Health care reform established the Pre-existing Condition Insurance Plan (also known as the High-Risk Pools) for eligible individuals with chronic diseases.
 - APIs are disproportionately affected by certain chronic diseases. While APIs have lower cancer rates than non Hispanic Whites, they experience higher rates of certain kinds of cancer including breast, cervical, liver and stomach.⁷
- Access for Small Businesses.
 - Starting in 2014, small businesses with up to 100 employees will be able to buy health coverage through a state-based Small Business Health Options Program (SHOP) Exchange.⁸ A small business tax credit will help an estimated 4 million small businesses pay for health coverage for their employees.⁹
 - API women are primarily employed in small businesses or are business owners. The number of Asian women-owned businesses surged 69 percent between 1997 and 2004, twice as fast as other minority groups.¹⁰
- Insuring Young Americans.
 - Under health care reform, parents can elect to keep their young adult children on their health plans until age 26.
 - Currently, nearly one in four Asian American and three in ten Native Hawaiian and Pacific Islander young adults (18-24 year olds) is uninsured. More than 300,000 AA and NHPI young adults could gain insurance under this reform.¹¹

NAPAWF and our allies are working hard to protect the Affordable Care Act from attacks. You can find out more about our efforts and more information about the law itself on our website [here](#).

⁶ Id.

⁷ Russell, Lesley (2010). “Easing the Burden: Using Health Care Reform to Address Racial and Ethnic Disparities in Health Care for the Chronically Ill.” Washington, D.C: Center for American Progress.

⁸ Small Business Majority and Families USA (2010). “A Helping Hand for Small Businesses: Health Insurance Tax Credits.”

⁹ Id.

¹⁰ National Women’s Law Center, *Women and Health Care Reform At-A-Glance* 1(2010), http://nwlc.org/reformmatters/pdf/HCR_AtAGlance_Fact%20Sheet.pdf

¹¹ Asian and Pacific Islander American Health Forum 2011 Fact Sheet: http://www.apiahf.org/sites/default/files/APIAHF_Factsheet0323_2011.pdf