

## **FACT SHEET: The Affordable Care Act**

### ***What is the Affordable Care Act?***

It is a federal law that began in 2010. It changes how some people get health care in the United States. It has also been called Healthcare Reform, Obamacare and ACA.

### ***Why is health care important for African American seniors?***

Many African American seniors are at greater risk for arthritis, diabetes, hypertension (high blood), stroke, heart disease, obesity and mental health problems. If you have one of these health conditions, you have a greater risk for developing Alzheimer's disease or stroke-related dementia (vascular dementia).

### ***How many African Americans in L.A. County do not have health insurance?***

Approximately 2.7 million people in Los Angeles County have no health insurance – 26% of them are African American. There are many seniors living in Los Angeles County who are homeless or live alone and have no health insurance.

### ***How will the Affordable Care Act help me?***

- ❖ You will receive **FREE** check-ups and preventive care, such as mammograms, flu shots, screenings for cancer, diabetes and high blood pressure and a new Annual Wellness Visit.
- ❖ Insurance companies cannot cancel your health insurance or charge more money or limit the amount they will pay if you get sick.
- ❖ If you have Medicare, you will receive a 50% discount on brand name prescription drugs.
- ❖ There will be funding for more community health centers. So, this will increase your access to health care in your community.

- ❖ There will be more resources to increase the number of minority healthcare providers in communities that need them. So, you might see more Black doctors and nurses in your community.

### ***What changes will happen starting on January 1, 2014?***

There will be new ways for people to get **FREE** or **LOW COST** health insurance. All current health care plans **must** meet basic health plan requirements under the new law or you **must** enroll in a health care plan that meets the requirements. The new law also states that you **must** have health insurance or you will pay a fine after March 31, 2014. Visit [www.coveredca.com](http://www.coveredca.com) for more information.

### ***What can I do to support the Affordable Care Act?***

If you do not have health insurance, enroll in a health insurance plan NOW to avoid penalties. Share this information with family and friends. Encourage young people to enroll in a health plan. Talk with or write to your elected officials about your health care concerns. To find your elected officials, visit [www.usa.gov/Contact/Elected.shtml](http://www.usa.gov/Contact/Elected.shtml).

### ***What if I have questions about the Affordable Care Act?***

If you have questions about health care plans or how to enroll in a health care plan, please visit [www.healthcare.gov](http://www.healthcare.gov), [www.HealthLawsAnswers.org](http://www.HealthLawsAnswers.org), [www.coveredca.com](http://www.coveredca.com) **OR** call (800)318-2596 **OR** (888)975-1142.

### ***Will there be “glitches” in this new healthcare system?***

**Yes!** You may experience delays in getting online, problems with the website, busy phone lines, and delays in speaking with certified counselors. This is a new system and millions of people will be trying to get information and enroll in health care plan. Please be patient and your questions will be answered.