

Strengthening the ACA Would Help Black Communities

Racial disparities in health care have meant that Black Americans are disproportionately being infected, hospitalized and dying from coronavirus. Black Americans are far [more likely to be uninsured](#) and face additional barriers to accessing health care, which has left them at much higher risk for developing serious complications if they contract the virus. Black Americans are also on the front lines of responding to the crisis as health care workers and other essential jobs and are therefore more likely to be exposed to the coronavirus. Recent [polling](#) revealed that African Americans remain more worried than the public overall on a number of health issues, including the potential for a “second wave” of infections, getting infected themselves or someone close to them getting infected, and not being able to get a coronavirus test if they need one.

There is overwhelming evidence that the Affordable Care Act (ACA) has made a historic contribution to improving health care for communities of color, particularly for Black Americans. In addition to increasing coverage and improving health outcomes, the law has helped narrow racial disparities in maternal health, cancer care, and more. At a time when millions of people are facing the possibility of coronavirus and devastating health care bills, strengthening coverage under the ACA is more important than ever. Expanding coverage helps individuals who get sick, and helps communities slow the spread of the virus by helping detecting cases sooner. Building on the success of the ACA, Speaker Pelosi has announced that the House will vote on legislation this month to expand coverage and lower health care costs. This legislation will reduce health care disparities and help Black Americans get the care they need during this unprecedented health care crisis. Based on previous bills, it is expected that the legislation would help expand Medicaid, ban short-term junk plans, and lower health insurance premiums.

THE ACA HELPED LOWER THE UNINSURED RATE FOR AFRICAN AMERICANS BY MORE THAN ONE THIRD

The ACA helped [reduce](#) longstanding racial disparities in coverage rates, improving health care access for communities of color across the board.

The ACA helped lower the uninsured rate for African Americans by more than one third. Before the passage of the ACA, [more than 16 percent](#) of the nearly 50 million Americans lacking health insurance were African Americans. According to the Center on Budget and Policy Priorities, the ACA helped lower the uninsured rate for nonelderly African Americans [by more than one third](#) between 2013 and 2016 from 18.9 percent to 11.7 percent.

Research Confirms That The ACA Improved Health Care Access For Communities Of Color:

“Health coverage is especially important for African Americans and other racial and ethnic minorities because they often have worse health status than their white counterparts,” [according to the Center on Budget and Policy Priorities](#).

Commonwealth Fund Study Found That Medicaid Expansion Has Been Key To Improving Racial Equity In Health Insurance Coverage And Access To Care. “Uninsured rates for blacks, Hispanics, and whites declined in both expansion and non-expansion states between 2013 and 2018. In addition, disparities in coverage between whites and blacks and Hispanics also narrowed over that time period in both sets of states... People living in Medicaid expansion states benefited the most in terms of coverage gains. All three groups reported lower uninsured rates in expansion states compared to non-expansion states, and larger coverage improvements between 2013 and 2018. Coverage disparities in expansion states narrowed the most over the period, even though the disparities were smaller to begin with. The black–white coverage gap in those states dropped from 8.4 percentage points to 3.7 points, while the difference between Hispanic and white uninsured rates fell from 23.2 points to 12.7 points.” [Commonwealth Fund, [1/16/20](#)]

The American Society of Clinical Oncology Found That The ACA Helped Reduce Racial Disparities In Cancer Care. "Proponents of the embattled Affordable Care Act got additional ammunition Sunday: New research links the law to a reduction in racial disparities in the care of cancer patients and to earlier diagnoses and treatment of ovarian cancer, one of the most dangerous malignancies. According to researchers involved in the racial-disparity study, before the ACA went into effect, African Americans with advanced cancer were 4.8 percentage points less likely to start treatment for their disease within 30 days of being given a diagnosis. But today, black adults in states that expanded Medicaid under the law have almost entirely caught up with white patients in getting timely treatment, researchers said. Another study showed that after implementation of the law, ovarian cancer was diagnosed at earlier stages and that more women began treatment within a month. The speedier diagnoses and treatment were likely to have increased patients' chances of survival, the researchers said." [Washington Post, [6/2/19](#)]

Georgetown University Center For Children And Families: "...Medicaid Expansion Is An Important Means of Addressing Persistent Racial Disparities In Maternal Health And Maternal Mortality." "New research shows states that expand Medicaid improve the health of women of childbearing age: increasing access to preventive care, reducing adverse health outcomes before, during and after pregnancies, and reducing maternal mortality rates. While more must be done, Medicaid expansion is an important means of addressing persistent racial disparities in maternal health and maternal mortality. The uninsured rate for women of childbearing age is nearly twice as high in states that have not expanded Medicaid compared to those that have expanded Medicaid (16 percent v. 9 percent)." [Georgetown University Center for Children and Families, [May 2019](#)]

JAMA: Medicaid Expansion Tied To Positive Gains For Black Babies. "A major part of the Affordable Care Act -- the expansion of the Medicaid program -- may play a role in shrinking the gap in premature birth and low birth weight between black and white infants born in the United States, according to a new study...Black infants are about twice as likely to be born at low birth weight and 1.5 times as likely to be born prematurely than white infants. Yet the new study finds that Medicaid expansion was linked with closing that gap. Between 2011 and 2016, this expansion was associated with significant improvements in disparities among black and white infants, according to the study, published Tuesday in the medical journal JAMA." [CNN, [4/23/19](#)]

Center For American Progress: Black Women Were More Likely To Receive Care Because Of The ACA. "There has been an increase in the share of black women with a 'usual source of care'—meaning a particular doctor's office, clinic, or health center. In 2010, 83 percent of black women had a usual source of care. By 2014, the share had risen to 88.1 percent. Furthermore, black women have experienced a reduction among those who delayed or went without care due to cost. In 2010, 18.6 percent of black women 'who had to delay or forgo care because of cost'; by 2014, only 15.1 percent of black women did so." [Center for American Progress, [2/28/17](#)]

BUILDING ON THE ACA WOULD HELP BLACK AMERICANS

Further Medicaid Expansion Would Help African Americans Gain Coverage

Medicaid expansion played a key role in increasing coverage rates for communities of color. After the implementation of the ACA, gaps in insurance coverage [narrowed the most](#) in states that adopted Medicaid expansion. Today, a Black person living in an expansion state is [more likely to be insured](#) than a white person residing in a state that rejected Medicaid expansion.

Black Americans Disproportionately Reside In The South In States That Refused To Expand Medicaid. "Many black Americans in the South live in states that did not expand insurance after the passage of Obamacare at the start of the last decade. The region coincides with the 'Stroke Belt' across the southeastern US, where there is a 50% higher risk of a deadly stroke, compared to the rest of the country, and an even higher risk for black people living there. The

observation is linked in studies to higher rates of diabetes, heart disease, and smoking, as well as less access to health care in general." [Buzzfeed News, [4/10/20](#)]

Ending Junk Plans That Don't Cover Pre-Existing Conditions Is Especially Important For Black Families

Black Americans are more likely to have pre-existing conditions that not only put them at heightened risk from coronavirus but also for being denied coverage under Trump-backed short-term plans. Reports have already shown that people covered by these plans have been left with [thousands of dollars in medical bills](#) for seeking treatment for coronavirus symptoms. One analysis found widespread misleading marketing of short-term plans during the pandemic.

Bloomberg Law: Patients With Trump-Touted Coverage May Face Steep Virus Bills. "Covid-19 patients with short-term health plans—which typically have restrictions on coverage—could find themselves on the hook for tens of thousands of dollars. The HHS has said the government will pay for coronavirus testing—but not treatment—of people with short-term plans. President Donald Trump has touted the plans as a more affordable alternative to Obamacare, even though they may lack the coverage protections of policies created under the Affordable Care Act." [Bloomberg Law, [5/6/20](#)]

Brookings Institute Survey Found Widespread Misleading Marketing Of Short Term Plans During Pandemic. "On March 18, 19, and 20, we conducted a series of phone conversations with health insurance agents, brokers, and other salespeople to investigate marketing practices associated with COVID-19. Posing as a 36-year-old woman seeking coverage because of concerns about COVID-19...we were offered a variety of short-term or other non-compliant plans from nine different brokers. In these conversations, we discussed plan coverage and asked questions about how the coverage would apply if the enrollee were to need care related to COVID-19. Salespeople were quick to reassure us that COVID-19 related costs would be broadly covered, despite plan documents or other statements indicating that the coverage would not be nearly as robust as promised. In the conversations, we heard misleading – and sometimes false – information about how COVID-19 related testing and treatment would be covered by the plan and the circumstances under which it would be a pre-existing condition." [Brookings, [3/24/20](#)]

African Americans Are Disproportionately Being Infected And Hospitalized By Coronavirus, Which Could Be Deemed A Pre-Existing Condition And Grounds For Future Coverage Denial Under Short-Term Plans. "The coronavirus has sickened and killed black Americans at a disproportionately high rate. A study found that the 22 percent of U.S. counties that are majority black account for nearly half of America's coronavirus cases and almost 60 percent of deaths from covid-19, the disease caused by the virus." [Washington Post, [6/3/20](#)]

Black Americans Have Higher Rates Of Chronic Illnesses. "From automobile and refinery pollution to lead-contaminated water and food deserts, structural and environmental racism has contributed to higher rates of serious chronic health conditions in communities of color. Today, approximately 18 percent of Black Americans have been diagnosed with asthma. As many as 15 percent of Black Americans have been diagnosed with diabetes. People of color also experience higher rates of obesity, HIV/AIDS, chronic obstructive pulmonary disease, and other chronic conditions. On a good day, these conditions make life more complicated and difficult—but during a global pandemic, they are life-threatening." [Center For American Progress, [3/27/20](#)]

Lowering the Cost of Coverage by Increasing Financial Assistance Through the ACA Will Result in Far More Black Families Getting Coverage

Expanding the number of middle class families who can get financial support and increasing the amount of financial assistance available will mean millions of Americans would see their premiums reduced. This is especially important for

Black families, who, even before the coronavirus crisis, saw higher unemployment rates and lower median wealth than white people, and now are suffering even more from the economic fallout of the pandemic.

The Median Income Among African Americans Is 41 Percent Lower Than For White Americans. “A survey by the Federal Reserve last year found that even in good times, African Americans are less able to pay their monthly bills than whites or Latinos. That’s hardly surprising, since median income among African Americans is 41% lower than that of non-Hispanic whites.” [NPR, [6/1/20](#)]

New York Times: "The Typical Black Household Has One-Tenth Of The Wealth Of A Typical White Household." "In part because they make less, black workers accumulate less wealth over time. The end result is that they have less money in their bank accounts to make it through extended economic weakness, as the United States could face in recovering from the pandemic. The typical black household has one-tenth the wealth of a typical white household, according to Federal Reserve data." [New York Times, [6/1/20](#)]

19 Percent Of African Americans Were Unable To See A Doctor In 2018 Care Due To Cost. “According to a new CAP analysis of CDC data, 16 percent of Black people, 20 percent of Hispanic people, 19 percent of AI/AN people, and 18 percent of Asian Americans were unable to see a doctor in 2018 due to cost. By contrast, just 10 percent of white Americans were unable to see a doctor due to cost. Racial disparities in self-reported inability to afford care persist even after controlling for insurance coverage.” [Center For American Progress, [3/27/20](#)]

One In Six Black Workers Lost Their Jobs Between February And April. "More than one in six black workers lost their jobs between February and April. As of April, less than half of the adult black population was employed. While the economic devastation is widespread, as we show in this report, black workers are less able to weather such a storm because they have fewer earners in their families, lower incomes, and lower liquid wealth than white workers." [Economic Policy Institute, [6/1/20](#)]

THE TRUMP ADMINISTRATION'S ATTACKS ON THE ACA ARE ESPECIALLY HARMFUL TO BLACK AMERICANS

Trump Has Spent His Presidency Sabotaging The ACA & Medicaid, Leaving More African Americans Without Coverage. “Insurance gains made by blacks and Hispanics have stalled, and even eroded, since 2016 — much as they have for the overall population. Black adults have seen their uninsured rate tick up by 0.7 percentage points since 2016, while white adults have seen a half-percentage-point increase. This has largely halted the improvement in coverage disparities. Hispanic adults continue to report significantly higher uninsured rates than either white or black adults.” [Commonwealth Fund, [1/16/20](#)]

Trump Is Refusing To Open A Special Enrollment Period, Which Could Help African Americans Get The Health Care They Need. "If Trump had chosen instead to reopen the HealthCare.gov website — as 11 largely blue states that control their own markets have already done — people without insurance could buy more comprehensive policies that not only would cover coronavirus treatments but any follow-up treatment, mental-health care, and future check-ups." [Politico, [4/3/20](#)]

Trump Is Backing A Lawsuit That Would Overturn The ACA, Which Would Cause The Uninsured Rate Among Black Americans To Spike To 20 Percent. “Everything would go: protections for preexisting conditions, subsidies that help people purchase insurance, the Medicaid expansion...States that expanded Medicaid would get the worst of it: Urban projected their uninsured rates would nearly double if the law were overturned. The uninsured rate for black Americans would increase from 11 percent today to 20 percent without Obamacare; there would also be a dramatic spike in uninsurance among Hispanics.” [Vox, [3/2/20](#)]