

Health Disparities and the Affordable Care Act

Not all Americans have equal access to health care—or similar health care outcomes. Low-income Americans, racial and ethnic minorities, and other underserved populations often have higher rates of disease, fewer treatment options, and reduced access to care. They are also less likely to have health insurance than the population as a whole.

By improving access to quality health care for all Americans, the Affordable Care Act will help reduce these health disparities. The new law will bring down health care costs, invest in prevention and wellness, and give individuals and families more control over their own care.

The Affordable Care Act will help reduce disparities by making improvements in:

Preventive care. Medicare and some private insurance plans will cover recommended like regular check-ups, cancer screenings, and immunizations at no additional cost to eligible people. [Learn more about preventive care.](#)

Coordinated care. The law calls for new investments in community health teams to manage chronic disease. This is important, because minority communities experience higher rates of illness and death for chronic diseases such as diabetes, kidney disease, heart disease, and cancer. Because infant mortality and post-birth complications are also higher in minority and low-income groups, the law includes new funds for home visits for expectant mothers and newborns.

Diversity and cultural competency. The Affordable Care Act expands initiatives to increase racial and ethnic diversity in the health care professions. It also strengthens cultural competency training for all health care providers. Health plans will be required to use language services and community outreach in underserved communities. Improving communications between providers and patients will help address health disparities particularly in Hispanic communities, which currently have high numbers of uninsured people.

Health care providers for underserved communities. The Affordable Care Act and increases funding for community health centers, which provide comprehensive health care for everyone no matter how much they are able to pay. Health centers serve an estimated one in three low-income people and one in four low-income minority residents. The new resources will enable health centers to double the number of patients they serve. Combined with investments made by the American Recovery and Reinvestment Act, the new law will support 16,000 new primary care providers.

Ending insurance discrimination. Insurance discrimination will be banned, so people who have been sick can't be excluded from coverage or charged higher premiums. Women will no longer have to pay higher premiums because of their gender. New funding will be available to collect information on how women and racial and ethnic minorities experience the health care system, leading to improvements that will benefit these groups.

Affordable insurance coverage. A new health insurance marketplace will be created in 2014. These new health insurance Exchanges will offer one-stop shopping so individuals can compare prices, benefits, and health plan performance on easy-to-use websites. The Exchanges will guarantee that all people have a choice for quality, affordable health insurance even if a job loss, job switch, move, or illness occurs. The new law also provides tax credits to help more Americans pay for insurance.