



HEALTH CARE *and you*

How the Health Care Law Helps LGBT Americans

The health care law provides several new benefits to all Americans. Many of the benefits in the health care law are particularly important for lesbian, gay, bisexual and transgender (LGBT) Americans. By understanding what's in the law, you can make better health care choices for you and your family.

Makes it easier to get health insurance

- The health care law is making new coverage options available to Americans. This includes people without access to coverage through a spouse, domestic partner, or employer.
- People without insurance, small businesses and self-employed people will be able to buy health insurance through a Health Insurance Marketplace in your state. If you are eligible for insurance through a Marketplace and do not purchase it, you will be subject to a penalty beginning in 2014.

Eliminates discriminatory insurance practices

- Health insurance companies can no longer deny you health coverage because of a pre-existing medical condition, such as cancer or HIV and AIDS.
- Health insurance companies can no longer drop your health coverage if you get sick. Your health insurance is guaranteed as long as you pay your premiums.
- New protections are also in place to limit excessive premium increases.
- Insurance companies can no longer place lifetime or annual dollar limits on your health coverage—giving you peace of mind that your benefits won't run out when you need them the most. The ban on lifetime limits started in 2010. The ban on annual limits begins in 2014.

Lowens costs

- You no longer have to pay some of the out-of-pocket costs for preventive care. This includes immunizations and screenings for certain cancers or diabetes.
- Starting in 2014, you may be able to get tax credits to help you pay your premiums for health insurance purchased through the Health Insurance Marketplace.
- If you have Medicare, you'll qualify for an annual wellness visit, mammograms, and other screenings for certain cancers and diabetes—at no additional cost to you.
- If you reach the Medicare Part D coverage gap in 2013, you will receive discounts on your prescription drugs. You'll get a 52.5% discount on your brand-name drugs and a 21% discount on your generic drugs while you are in the coverage gap this year. These discounts will gradually increase until the coverage gap disappears in 2020.

Expands coverage for adult children

- If your plan covers dependents and your adult children do not have employer-sponsored insurance, you can now include them on your insurance policy until they turn 26.

Reduces health disparities

- The Affordable Care Act makes considerable strides in addressing health disparities and advancing equality for people living with HIV and AIDS. Investments in prevention, as well as improving care coordination, will help people living with HIV/AIDS get the treatment they need.
- Through increased research and data collection on health disparities, policymakers will have the knowledge and tools they need to continue to address the health needs of the LGBT community.
- The Affordable Care Act expands initiatives to build a more diverse and culturally competent health care workforce, as well as invests in community health centers to help you manage chronic conditions such as diabetes, high blood pressure and heart disease.

Go to **www.aarp.org/healthlawguide** for information about how the health law works for you and your family.