



The Affordable Care Act Is Still the Law of The Land

In an effort to help enroll thousands of uninsured and underinsured Americans who are eligible under the Affordable Care Act (Obamacare) for subsidized health insurance on the Insurance Marketplaces, 100 Black Men of America, Inc. encourages the American public to get covered.

Despite what you may hear in the news, the Affordable Care act is still the law of the land. Americans are still able to purchase health insurance through the Health Insurance Market Place on www.healthcare.gov. This Marketplace enables consumers to compare health insurance options, calculate costs and even obtain assistance in selecting coverage.

Starting on November 1st, Americans can find out if they are eligible for free or low-cost health insurance for doctors' visits, ER visits, and prescription drugs.

- **Open enrollment starts on November 1, 2017 and coverage can begin as soon as January 1, 2018.** The Marketplace is mainly for those under 65, who are uninsured and do not have health insurance through their employer. In some states, government programs like Medicaid and Child Health Plus will also be available through the Marketplace.
- To be eligible to enroll in health coverage through the Marketplace, you:
 - Must live in the United States
 - Must be a U.S. citizen or national (or be lawfully present).
 - Can't be incarcerated
 - Must not be eligible for Medicare coverage.

We are delighted at the advancements made with health coverage in the African American community. The Affordable Care Act has helped lower the uninsured rates for nonelderly African Americans by more than one-third, from 19% to 12% over the past 4 years.ⁱ But much more can be done.ⁱⁱ African Americans still have higher uninsured rates than whites and Asian Americans. In fact, Florida, Texas, and Georgia make up the top three states of uninsured African Americans totaling over 1.3 million people. Tackling this issue will take public awareness, policy changes, and strategic investments. Access to healthcare is a quintessential factor to lowering the health disparities that impact African American communities.

100 Black Men believe every American citizen is entitled to high quality, affordable health coverage regardless of race, gender, socioeconomic status, faith, or geographic location. At the national and local level, our organization and Chapter affiliates will partner with the community to get the word out.

ⁱ Bailey, Broaddus, Gonzales, Hayes, "African American Uninsured Rate Dropped by More Than a Third Under Affordable Care Act," Center on Budget and Policy Priorities, June 201

ⁱⁱ Robin A. Cohen, Emily P. Zammitti, and Michael E. Martinez., "Health Insurance Coverage: Early Release of Estimates From the National Health Interview Survey, 2016," National Center for Health Statistics, May 2017, <https://www.cdc.gov/nchs/data/nhis/earlyrelease/insur201705.pdf>.