



# Find Out More

Get more information about which health plans are available where you live, expanded benefits and affordable coverage, and the health insurance marketplace.

 [www.healthcare.gov](http://www.healthcare.gov)

 800-318-2596



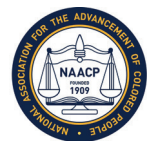
202-628-3030

[info@familiesusa.org](mailto:info@familiesusa.org)

[www.familiesusa.org](http://www.familiesusa.org)

 FamiliesUSA

 @FamiliesUSA



410-580-5777

[www.naacp.org](http://www.naacp.org)

 naacp

 @naacp



**National  
Urban League**

212-558-5300

[www.nul.org](http://www.nul.org)

 National.Urban.League

 @NatUrbanLeague

## Did you know?

### 40%

Between 2010 and 2016, the number of uninsured African Americans decreased by 40 percent—a historic drop thanks to the Affordable Care Act.



The uninsured rate for African American children has plunged to 5%, nearly the same rate as white children. This ended a long-standing disparity that disadvantaged African American children.

### 2.9 Million

If every state expanded Medicaid, about 2.9 million African Americans could get free or low-cost health care.

# Your Health Insurance Options

What's in it for you and your family?



Brought to you by:

**NAACP**

**National Urban League**

**Families USA**

# The Affordable Care Act: Protecting your and your family's health and financial future

## Saves You Money

**No more copayments for preventive care:** You and everyone on your plan can now get preventive services like vaccinations, diabetes checks, Pap tests, mammograms, and birth control at no cost.

**Protects your money:** There are now safeguards to prevent unfair increases in your health insurance premiums.

**Medicare prescription savings:** If you have Medicare and high drug costs, you will get additional discounts on your medications every year.

## Stronger Community Health Centers

Local community health centers are receiving additional federal funds to provide more people with high-quality care in the neighborhoods that need it most.

## Protects Your Rights

**Insurance company discrimination against sick people is illegal:** If your child was born sick, or if you or your child have a medical condition like asthma, insurance companies have to cover you anyway.

**Coverage for adult children:** Your kids can stay on your plan until they turn 26.

**Your plan can't cut you off:** If you or someone in your family gets sick, insurance companies can't stop covering your health care costs.



If you need insurance, there are affordable plans for you.



Sign up between November 1, 2016, and January 31, 2017:

Go to your state's health insurance marketplace to compare health plans and choose the best one for you and your family. Even if you had marketplace coverage in 2016, there may be better options for 2017. (You can sign up any time if you have a big life change like getting married, having a baby, or losing your job.)

**One application gets you the health coverage you need:** Fill out one form to apply for health insurance and financial help.

**3 easy ways to apply:** Online, by phone, or get in-person help from a trained assister.

**If you have a low income:** You may qualify for your state's government health insurance program (Medicaid), depending on your immigration status. (*Low income is defined as less than about \$1,300 a month for 1 person, or \$2,800 for a family of 4.*) You can sign up for Medicaid year-round.

**If you have a middle income:** Financial help is available on a sliding scale to help you pay for the plan you choose. (*Middle income is defined as up to about \$3,900 a month for 1 person, or \$8,100 for a family of 4.*)