

# Affordable Care Act Expands Preventive Care, Helps African Americans

July 5, 2012

---

Despite the endless headlines about the U.S. Supreme Court largely upholding the Affordable Care Act (ACA), you may be still be supremely confused about the exact benefits of health care reform. You're not alone—and there is help for you. With the assistance of [HealthCare.gov](http://HealthCare.gov), let's explain some of ACA's features. Then let's look at how preventive care can help improve the health of all Americans, particularly minority groups. This is good news because African Americans are more likely than whites to die from preventable conditions such as heart disease and type 2 diabetes.

But first, some basics. The Affordable Care Act intends to extend insurance coverage to about 30 million Americans who are currently uninsured. What's more, the law regulates insurance companies so they can't reject people with preexisting medical conditions. In addition, the act also sets up measures to lower medical costs for those who already have insurance.

Now that we're talking money, let's talk about the hotly debated individual "mandate" to buy health insurance. In essence, this criticism is largely overstated because the law provides tax breaks and financial assistance to individuals and small businesses that can't afford insurance. The extra penalty (or tax) folks have cited only really applies to large businesses of 50 people or more that refuse to insure full-time employees. In addition, this penalty also applies to individuals who earn enough to afford health insurance. It's true that if you make more than \$200,000 per year, your taxes will go up about 0.9 percent.

Next, let's discuss the many ways health care reform will reduce medical costs. First, the ACA encourages states to set up insurance exchanges that allow consumers to shop for the most competitive prices. Another part of the law enhances the Food and Drug Administration's ability to approve generic versions of pharmaceutical drugs, which are often much cheaper. But, perhaps the most significant way to lower everyone's health care costs is by encouraging individuals to take preventive care seriously.

Preventive care consists of a range of different techniques to stop the onset of a health condition. Some examples of preventive care include vaccinations, screenings for age-appropriate illnesses, and methods that help people break habits that cause illnesses (think learning how to eat healthier or to give up smoking). Preventive care can stop the onset of illness or can catch a

condition in its early stages, when it's easier and less expensive to treat.

Ultimately, preventive care can mean the difference between life and death for many people, and it can also save a lot of money. Currently, chronic diseases such as heart disease, cancer and diabetes account for 7 out of 10 U.S. deaths and roughly 75 percent of the country's health care spending. With the right care, these conditions can often be prevented or treated early.

So why have Americans been using preventative medicine at about half the recommended rate? For one thing, in the previous health care system, it was often too expensive because insurance companies could require co-pays and deductibles. The ACA eliminates such expenses.

Want some examples relevant to the African-American community? Here are a few: Blacks are more likely to develop and die of cancer than any other racial or ethnic group, but effective cancer screening and early and sustained treatment are estimated to reduce the cancer death rate by roughly 29 percent. Since it's been shown that the uninsured and minorities are often those least likely to take advantage of screenings, these same groups may benefit the most from the newly reformed health care system. Similarly, when it comes to obesity-related conditions such as diabetes, heart disease and high blood pressure, people of color will also benefit more than other groups. HIV/AIDS prevention and care and reproductive health care are two other areas in which African Americans can begin to reverse existing racial and ethnic health disparities.

Still have questions? Make sure you stay tuned, and ask your doctor if you're taking advantage of existing programs. But take this step first: Assess your insurance situation and find a primary care doctor you can trust.

[Click here](#) to read about how doctors are creating family centered interventions to encourage married men to improve their diets.