



ACA OPEN ENROLLMENT AND DIVERSE ELDERS

In the first year of health care coverage under the Affordable Care Act (ACA), the number of uninsured people in the United States dropped by 10 million. During periods of open enrollment for the ACA, new people can purchase health care coverage in the Marketplace and those who currently are covered can change or make adjustments to their plan. Here are three steps to guide the process of shopping for new coverage or changing your current coverage:

Decide what kind of coverage you need

If you do not have insurance (through your employer, Medicare or Medicaid, for example), you can choose a health plan that fits your budget through the Marketplace. Figure out how much you can afford to pay each month, and if there are any specific doctors, services or medications you will want covered. If you currently have coverage through the Marketplace, decide if your coverage fits your current needs, if your situation has changed or will change in the coming year, or if there are any other reasons you want to make any changes.

Gather the required information

To apply for coverage, you will need to provide your date of birth, current income, employer's name and address and current insurance information, if applicable. In some instances, you'll need to provide info for other household members. You'll also need a Social Security number or an immigration document number and type. If you want to change your current coverage, you will need all the information pertinent to your current plan, for yourself, as well as for any other household members.

Check your options and enroll

- Visit healthcare.gov to get quick answers, chat live online, or find local in-person assistance.
- Call 1800-318-2596 to get help 24/7 in 150 languages.
- Remember that except for registered members of federally recognized tribes who may register at any time, open enrollment is limited to a limited time each year. Check to make sure you are in an open enrollment period.

How does the Marketplace affect people age 50+?

- For older people under 65 and uninsured, the Marketplace provides a variety of insurance plans to make health care affordable for you and your family.
- For people age 65+ and already on Medicare, the Marketplace does not affect you. However, you may be able to make adjustments to your Medicare plan during open enrollment. Visit medicare.gov or call 1-800-MEDICARE for information on Medicare Open Enrollment.



WHY THE ACA MATTERS TO OUR COMMUNITIES

The Diverse Elders Coalition (DEC) represents millions of people age 50+ who are affected by the health coverage expansions under the Affordable Care Act (ACA). These expansions include the Health Insurance Marketplace, the Medicaid expansion, new benefits for elders 65+ ON Medicare, and a range of protections that make health care more accessible for LGBT older people and older people of color. Here's why the ACA matters to Diverse Elders:

Reducing disparities in coverage

People of color make up more than half of uninsured people in the U.S. and 9 in 10 would qualify for ACA expansion coverage benefits, according to the Kaiser Family Foundation. The number of uninsured older people age 50-64 continues to rise, from 3.7 million in 2000 to 8.9 million in 2010.

Improving health at all ages

Without insurance, many people delay care, which can exacerbate poor health. People of color and LGBT people across the age span deal with significant disparities in multiple areas related to physical and mental health. An older person's poor health can represent the cumulative effect of a lifetime of discrimination.

Expanding protections and benefits of everyone

The ACA prevents health insurers from denying coverage or charging higher premiums based on pre-existing conditions, or a person's sexual orientation or gender identity. And new benefits for elders on Medicare improve access to preventive services and reduce prescription drug costs.

"People of color face persistent and significant disparities in health coverage that contribute to poorer health access and outcomes and unnecessary costs. As the population becomes more diverse, with people of color projected to account for over half of the population by 2050, it is increasingly important to address these disparities."

Health Coverage by Race and Ethnicity: The Potential Impact of the Affordable Care Act. Kaiser Family Foundation, March 2013



**DIVERSE
ELDERS
COALITION**

The Diverse Elders Coalition (DEC) advocates for policies and programs that improve aging in our communities as racially and ethnically diverse people, American Indians and Alaska Natives, and LGBT people. Founded in 2010, the DEC focuses on reforming public policies to better serve older people of color and LGBT elders, connecting diverse elders to policy discussions on aging and health, and increasing awareness on the issues that shape our communities. Learn more and meet our organizations at diverseelders.org

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