



LGBT Parents and the Affordable Care Act

Research on Outreach and Communication Strategies from the Center for American Progress

Almost 40 percent of lesbian, gay, bisexual, and transgender, or LGBT, adults report having had a child, including one in two lesbian or bisexual women and one in five gay or bisexual men.¹ As such, millions of Americans have a parent or parents who identify as lesbian, gay, bisexual, or transgender, and more than 125,000 same-sex couple households across the country, or 19 percent, include nearly 220,000 children under age 18.² Unfortunately, many of these families are in precarious legal or financial situations. The 2010 Census found that child rearing among same-sex couples is most common in the South, Mountain West, and Midwest—all areas of the country with few protections for LGBT people and their families.³ Nationwide, same-sex couples of color are approximately two times more likely than their white counterparts to be raising children, and they are also more likely to live in poverty.⁴

The Affordable Care Act opens a significant new opportunity for uninsured parents to gain coverage through the health insurance marketplaces or, in some states, through newly expanded state Medicaid programs. Informing LGBT parents about new insurance options for themselves—as well as new and existing ways to cover their children—is a crucial part of ensuring that the benefits of the Affordable Care Act reach all families that need assistance.

Raising awareness is one key to coverage

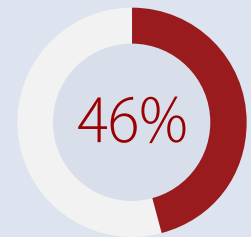
Only 32 percent of uninsured LGBT parents had heard of the new insurance options available through the Affordable Care Act—48 percent had not heard about new options, and 19 percent were not sure. Conversely, 54 percent had heard about the individual mandate provisions.

Here are the top facts and trusted messengers to get LGBT parents connected with the health insurance coverage they need.

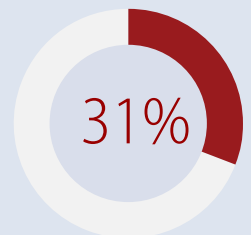
Top facts LGBT parents need to hear about new insurance options

1. All insurance plans are required to cover doctor visits, hospitalizations, reproductive health, emergency room care, and prescriptions.
-

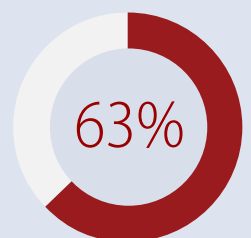
Characteristics of LGBT parents



reported incomes of less than 139 percent of the federal poverty level.



reported being uninsured.



had been without health insurance for more than two years.

2. If you have a preexisting condition, insurance plans cannot deny you coverage.
3. You might be able to get financial help to pay for a health insurance plan based on household size and income.
4. If you have a same-gender partner, getting family coverage will depend on things such as whether marriage is recognized in your state or whether insurance plans decide to offer domestic-partner coverage.

Top needs of LGBT parents with new insurance options

1. Understanding what financial help is available
2. Finding the plan that is best for them
3. Figuring out if a partner qualifies for family coverage
4. Finding out where they can get in-person help

Top motivators to get LGBT parents to engage with new insurance options

1. If you or a family member gets sick, you won't have to worry about big medical bills or going into bankruptcy.
2. The insurance plan you choose will be there to cover all of the care you need.
3. You will be able to find a plan that fits your budget.

Top sources that can help LGBT parents with new insurance options

1. State or federal employees whose job it is to help with new options
2. Medicaid office
3. Insurance companies
4. Doctors or nurses

Top trusted messengers to talk about new insurance options with LGBT parents

1. Someone like them who has already gotten insurance
2. Medicaid office employees
3. Federal or state health department employees
4. Doctors

Source: Data drawn from a national survey of 867 LGBT people at or below 400 percent of the federal poverty level conducted by PerryUndem Research and Communication for the Center for American Progress. For additional information, see Laura E. Durso, Kellan Baker, and Andrew Cray, "LGBT Communities and the Affordable Care Act: Findings from a National Survey" (Washington: Center for American Progress, 2013), available at <http://www.americanprogress.org/issues/lgbt/report/2013/10/10/76693/lgbt-communities-and-the-affordable-care-act>.

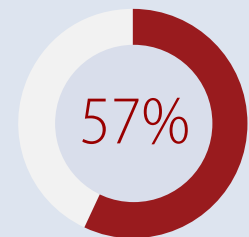
Endnotes

- 1 Gary J. Gates, "LGBT Parenting in the United States" (Los Angeles: The Williams Institute, 2013), available at <http://williamsinstitute.law.ucla.edu/wp-content/uploads/LGBT-Parenting.pdf>.
- 2 Ibid.
- 3 Ibid.
- 4 Ibid.

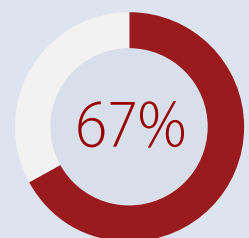
Characteristics of LGBT parents



had put off medical care in the past 12 months because they could not afford it.



had trouble getting on a partner's insurance plan or getting a partner on their plan.



reported discrimination in the process of getting on the same plan as their partner.