



# LGBT Southerners and the Affordable Care Act

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

Contrary to popular stereotypes, the South is home to many lesbian, gay, bisexual, and transgender, or LGBT people: According to Gallup survey data analyzed by The Williams Institute, the LGBT population of the South exceeds 2.8 million people.<sup>1</sup> Other data indicate that child rearing among same-sex couples is most common in the South and many of these parents are female couples of color who struggle to make ends meet.<sup>2</sup>

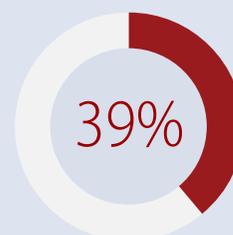
Our research on LGBT community members with incomes below \$45,000 per year shows that 48 percent of uninsured respondents live in the South. Unfortunately, the same southern states that are home to many uninsured LGBT people have state governments that are refusing to cooperate with the expansion of health insurance coverage options under the Affordable Care Act—and where few legal protections for LGBT people and their families currently exist. Only a few states are expanding their Medicaid programs to provide coverage options for people with incomes below the poverty level,<sup>3</sup> and only two—Maryland and Kentucky—have established their own health insurance marketplaces. As a result, available resources for outreach and enrollment through the federally facilitated marketplaces will be stretched thin throughout the region.<sup>4</sup> It is vital for advocates and consumer assistance personnel to connect LGBT southerners with accurate information about their new options for gaining access to affordable coverage and quality care under the health reform law.

### Raising awareness is one key to coverage

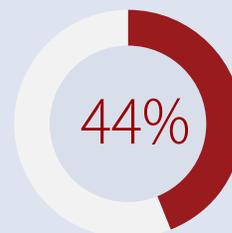
Only 26 percent of uninsured LGBT southerners had heard of the new insurance options available through the Affordable Care Act—52 percent had not heard about new options, and 22 percent were not sure. Conversely, 64 percent had heard about the individual mandate provisions.

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

### Characteristics of LGBT southerners



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.

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## Top facts LGBT southerners 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.
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.

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## Top needs of LGBT southerners with new insurance options

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

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## Top motivators to get LGBT southerners to engage with new insurance options

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

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## Top trusted messengers to talk about new insurance options with LGBT southerners

1. Someone like them who has already gotten insurance
2. Family members
3. 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>.

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## Endnotes

- 1 Gary J. Gates and Frank Newport, "LGBT Percentage Highest in D.C., Lowest in North Dakota," Gallup, February 15, 2013, available at <http://www.gallup.com/poll/160517/lgbt-percentage-highest-lowest-north-dakota.aspx>.
- 2 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>.
- 3 The Henry J. Kaiser Family Foundation, "Status of State Action on the Medicaid Expansion Decision, as of October 22, 2013," available at <http://kff.org/health-reform/state-indicator/state-activity-around-expanding-medicaid-under-the-affordable-care-act> (last accessed November 2013).
- 4 Sarah Dash, Kevin Lucia, and Justin Giovannelli, "Helping Consumers Understand their Coverage Options, from Coast to Coast," The Commonwealth Fund Blog, November 1, 2013, available at <http://www.commonwealthfund.org/Blog/2013/Oct/Helping-Consumers-Understand-their-Coverage-Options.aspx?omnicid=20>.

## Characteristics of LGBT southerners



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.