



# Uninsured LGBT People and the Affordable Care Act

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

The Affordable Care Act represents an unprecedented opportunity to help millions of under- and uninsured Americans get access to quality and affordable insurance coverage. This is particularly important for lesbian, gay, bisexual, and transgender, or LGBT, Americans, who are more likely than their non-LGBT counterparts to be uninsured and experience discrimination that damages their health and well-being.<sup>1</sup> The law includes protections against discrimination based on sexual orientation or gender identity for LGBT people as they seek health insurance coverage.

To make sure that the benefits of the law truly reach LGBT communities, however, uninsured LGBT people need to be informed about their options and connected to opportunities for coverage through the new state-based health insurance marketplaces. Findings from our national survey indicate that outreach and communication strategies to uninsured LGBT people need to highlight that the law provides new opportunities to shop for coverage in easy-to-understand language and increases their ability to obtain comprehensive coverage at a price they can afford.

## Raising awareness is one key to coverage

Only 29 percent of uninsured LGBT people had heard of the new insurance options available through the Affordable Care Act—49 percent had not heard about new options, and 22 percent were not sure. Conversely, 64 percent had heard about the individual mandate provisions.

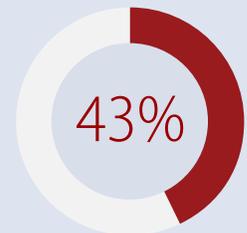
Here are the top facts and trusted messengers to get uninsured LGBT people connected with the health insurance coverage they need.

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## Top facts uninsured LGBT people 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. You might be able to get financial help to pay for a health insurance plan based on household size and income.
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## Characteristics of uninsured LGBT people



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



had been without health insurance for more than two years.

3. If you have a preexisting condition, insurance plans cannot deny you coverage.
4. You will be able to compare plans in easy-to-understand language.

### Top needs of uninsured LGBT people 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. Filling out an application for a plan

### Top motivators to get uninsured LGBT people 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.

### Top sources that can help uninsured LGBT people with new insurance options

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

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

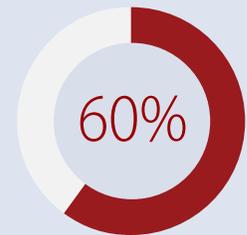
1. Someone like them who has already gotten insurance
2. Federal or state health department employees/Medicaid office employees
3. Doctors
4. Family members

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>.

### Endnote

1 Institute of Medicine, "The Health of Lesbian, Gay, Bisexual, and Transgender People: Building a Foundation for Better Understanding" (2011), available at <http://www.iom.edu/Reports/2011/The-Health-of-Lesbian-Gay-Bisexual-and-Transgender-People.aspx>.

### Characteristics of uninsured LGBT people



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.