



DIVERSE  
ELDERS  
COALITION

# WHY NEW HEALTH COVERAGE OPTIONS MATTER TO ME

## Health Insurance in 3 Easy Steps

Beginning October 1, the new Health Insurance Marketplace has made it possible for you to shop for health coverage and choose the best plan. Here are three steps to guide that process:

# 1

### 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.

# 2

### 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.

# 3

### Check your options and enroll

Coverage begins January 1, 2014. To see your options and to enroll:



Visit [healthcare.gov](http://healthcare.gov) get quick answers, chat live online or find local in-person assistance



Call **1-800-318-2596** help is available 24/7 in 150 languages

## How does the Marketplace affect older people age 50+?

- For older people under age 65 and uninsured, the Marketplace provides a variety of insurance plans to make health care affordable for you and your family. The Marketplace Open Enrollment period is October 1, 2013 to March 31, 2014.
- For older people age 65+ and already on Medicare, the Marketplace does not affect you. However, between October 15 and December 7, 2013, you have the opportunity to review your current health and drug prescription coverage. Visit [medicare.gov](http://medicare.gov) or call **1-800-Medicare** for information on Medicare Open Enrollment.

See other side for more info >

# WHY THE ACA MATTERS TO OUR COMMUNITIES

The Diverse Elders Coalition represents millions of older 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 for 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.

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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](http://diverseelders.org)

“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.



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