

PARTNERS



www.arcw.org
820 N. Plankinton Ave.
Milwaukee, WI 53203



www.americanprogress.org
1333 H. Street, NW, 10th Floor
Washington, DC 20005



www.creamcityfoundation.org
759 N. Milwaukee St. Ste. 522
Milwaukee, WI 53292



www.diverseandresilient.org
2439 N. Holton St.
Milwaukee, WI 53212



fairwisconsineducationfund.com
203 S. Paterson St. Ste. 200
Madison, WI 53703



out2enroll.org

MEDIA CONTACTS

Megin McDonell, Fair Wisconsin Education Fund, megin.mcdonell@fairwisconsin.com
Kellan Baker, Center for American Progress, kbaker@out2enroll.org
Christopher Labonte, Out2Enroll, clabonte@out2enroll.org

SPECIAL THANKS

Organizing for Action
Marquette University
Marquette Gender and Sexuality Resource Center
Marquette College Democrats

Printed in house. Labor donated.

THE AFFORDABLE CARE ACT AND THE LGBT COMMUNITY IN WISCONSIN



THE WISCONSIN LAUNCH OF OUT2ENROLL
NOVEMBER 4, 2013

With generous support from



Partners



HOW THE AFFORDABLE CARE ACT HELPS THE LESBIAN, GAY, BISEXUAL AND TRANSGENDER (LGBT) COMMUNITY IN WISCONSIN

QUICK REFERENCE

For those who already have insurance, or who are on Medicare or Medicaid, very little will change. For those who currently don't have adequate insurance or any insurance at all, the Affordable Care Act (ACA) will help improve access to healthcare coverage. These important changes to comprehensive health insurance will begin January 1, 2014:

Guaranteed availability of coverage: pre-existing conditions and non-discrimination

Before the ACA, health insurers had the ability to reject applicants for coverage if they had been previously sick, meaning that the people who needed insurance the most could not get it. Now, insurers are prohibited from denying coverage to people with "pre-existing conditions," meaning that no person can be turned away because of previous health problems or illness. After January 1, 2014, people living with HIV or cancer will be able to get health coverage that includes their treatment plan, and being transgender will no longer be considered a "pre-existing condition" or used as a basis for denial of coverage.

The ACA also prohibits the new health insurance marketplaces and the plans sold in them from discriminating on the basis of sexual orientation and gender identity. Transgender people will also have increased access to coverage without being denied based on their gender identity or expression.

Fairness standard for health insurance premiums

Before the ACA, health insurance companies could charge different premiums based on health status, gender, or occupation. Beginning on January 1, 2014, health insurance companies may only vary their premiums within certain limits based on age, tobacco use, family size, and geography. This reform means that, starting in 2014, monthly premium costs for LGBT people cannot be based on factors such as sexual orientation, gender identity, health status, or pre-existing conditions. Protection from higher premiums will help ensure that transgender people, people living with HIV or AIDS, and other people who have had trouble finding coverage in the past will have better access to fair, more affordable coverage.

What does this mean in Wisconsin?

In November 2012, Wisconsin decided to pursue a Federally-run Health Insurance Marketplace. Consumers in Wisconsin can now begin shopping for health insurance in this marketplace, for plans that will provide coverage beginning on January 1, 2014. The marketplace will provide information about health insurance benefits, prices and quality, allowing consumers to make side-by-side comparisons among policies.

Many consumers will also qualify for tax credits, or subsidies, applied at the point of sale. Tax credits are available for people with incomes between 138 and 400 percent of the federal poverty level, or between about \$15,850 and \$45,960 for an individual in 2013. To assist individuals with incomes below 138 percent of the federal poverty level, the Affordable Care Act allows states to expand Medicaid to include all adults with incomes up to this amount. Wisconsin is not participating in this expansion, so current income limits will continue to apply, leaving a segment of people above current Medicaid income limits, but below 138 percent of the federal poverty level, and therefore ineligible for both Medicaid and tax credits.

<http://www.americanprogress.org/wp-content/uploads/2013/05/CrayInsuranceReforms-facts.pdf>
<http://www.americanprogress.org/issues/lgbt/report/2013/05/02/62214/why-gender-identity-nondiscrimination-in-insurance-makes-sense/>
<http://www.healthcare.gov/law/features/rights/bill-of-rights/index.html>

OUT2ENROLL.ORG

A comprehensive resource for information about how the Affordable Care Act benefits lesbian, gay, bisexual and transgender Wisconsinites. Get answers and discover how to enroll today.

WWW.HEALTHCARE.GOV

The official consumer site for the marketplace, where you can enroll in the Wisconsin marketplace, begin comparing coverage options available to you, and determine your eligibility for Medicaid (Badgercare+).

FINDER.HEALTHCARE.GOV

A tool that allows individuals to identify same-sex domestic partner coverage options. Couples can filter their search and easily eliminate plans that would not cover both of them.

WWW.AMERICANPROGRESS.ORG/ISSUES/LGBT/VIEW

Everything you need to know about public policy and the LGBT community, including the positive impact of the Affordable Care Act. Find issue briefs, infographics, comprehensive reports, fact sheets, FAQs and more.

MARKETPLACE.CMS.GOV

The latest resources for professionals learning about the health insurance marketplaces and how to help people apply for coverage.