



# WHY MEDICAID EXPANSION MATTERS TO LGBTQQ AFRICAN-AMERICANS IN GEORGIA



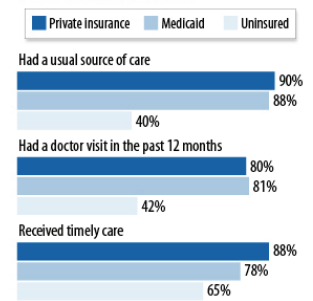
## INSIGHTS ON UNINSURED LGBTQQ AFRICAN-AMERICANS

Georgia has the fifth largest uninsured population in the country. Nearly 2 million Georgians are without coverage.<sup>i</sup> Georgia is also home to the second largest LGBTQQ African-American population with 73,000 residents.<sup>ii</sup>

According to a survey of LGBTQQ youth-serving organizations, homelessness was named the top issue for youth in Metro Atlanta.<sup>iii</sup> Nationwide, 40% of homeless youth identify as LGBTQQ.<sup>iv</sup> The most common reason LGBTQQ youth are homeless is family rejection. Disownment can leave these youth without insurance or access to care.

Without Medicaid expansion, many low-income LGBTQQ people are shut out of the gains in reproductive health access provided by the ACA. The African-American LGBTQQ community is less likely to have health insurance (21% are uninsured) than non-LGBTQQ African-Americans nationwide. The community lacks coverage in part because LGBTQQ African-Americans are more likely to be unemployed (15%) than non-LGBTQQ African-American populations (12%). African-American LGBTQQ families raising children earn \$15,000 less than heterosexual counterparts each year. African-American women in same-sex couples take home \$20,000 less than African-American men in same-sex couples.<sup>v</sup> These families along with all Georgian families deserve affordable care.

### Adults on Medicaid Have More Access To Care than Uninsured



Source: G.M. Kenney and C. Coyer, "National Findings on Access to Health Care and Service Use for Children Enrolled in Medicaid or CHIP: Contractor Report 1: Medicaid and CHIP Payment and Access Commission, Urban Institute (March 2012).  
Center on Budget and Policy Priorities | cbpp.org

## AFFORDABLE CARE ACT BENEFITS FOR LGBTQQ AFRICAN-AMERICANS

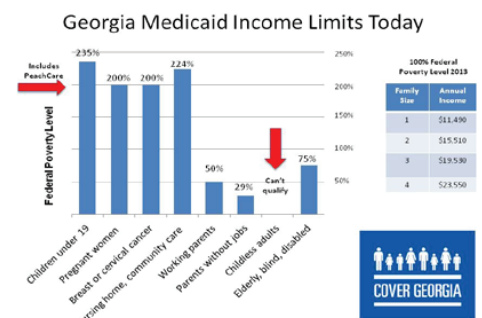
**NONDISCRIMINATION CLAUSE:** Health insurers can no longer discriminate based on sexual orientation, gender identity, or gender expression.<sup>vi vii</sup> Also, the ACA prohibits discrimination on the basis of pre-existing conditions, such as HIV or AIDS, which disproportionately impacts LGBTQQ people of color. Furthermore, trans and gender non-conforming people cannot be denied coverage based on the diagnosis of "gender identity disorder" or "gender dysphoria." It is now illegal for providers to refuse treatment to trans and gender non-conforming people simply because they are trans or gender non-conforming.<sup>viii ix</sup>

**MORE CARE FOR THOSE WITH HIV:** Medicaid has traditionally only covered a person that meets certain categorical requirements. For the childless adult with HIV/AIDS, this has often meant that they are not Medicaid eligible until they become disabled by AIDS.<sup>x</sup> This means that adults with HIV, even if they are poor enough to meet income requirements, are often ineligible for Medicaid. Through Medicaid expansion, adults meeting income requirements no longer have to be considered disabled to receive Medicaid coverage and thus, gain access to life-saving treatments.

**COVERAGE FOR PARENTS:** 21% of all LGBTQQ couples are raising step children or adoptive children.<sup>xi</sup> Unfortunately, biased policies and social stigma overlook these parents and mislabel them as childless adults. With Medicaid expansion, LGBTQQ parents making 138% of the FPL can be insured, despite Georgia's legal hurdles in marriage, adoption, step-parent recognition, and surrogacy/insemination discrimination.

## WHAT IS MEDICAID & WHAT DOES EXPANSION PROVIDE

Medicaid is a public assistance program that helps qualified people unable to afford medical care pay for some or all of their medical bills. The Georgia Medicaid program is administered by the Department of Community Health (DCH) and uses a combination of State and Federal tax funds to pay medical expenses.<sup>xii</sup> The program currently covers 1.7 million people who meet a narrow set of criteria. In Georgia, Medicaid covers low-income pregnant women, disabled persons, and working parents who make approximately \$9,765 a year (less than 50% of the Federal Poverty Level for a family of three in 2013). Medicaid does not cover low-income childless adults.<sup>xiii</sup> In addition, many documented immigrants are ineligible for Medicaid for the first five years, even if they meet all of the state eligibility requirements.<sup>xiv</sup> The accompanying chart explains current eligibility for Medicaid and PeachCare for Kids.



Signed into the law by President Barack Obama on March 23, 2010, the Affordable Care Act requires that states expand Medicaid eligibility to nearly all those earning less than \$15,856 for an individual or \$26,951 for a family of three (up to 138% of the Federal Poverty Line).<sup>xv</sup> However, the Supreme Court of the United States ruled on June 28, 2012 that states have an option on whether or not to accept the expansion of Medicaid. Unfortunately, Governor Nathan Deal has opted out of expanding Medicaid eligibility, creating a coverage gap in Georgia.<sup>xvi</sup>



# WHY MEDICAID EXPANSION MATTERS TO LGBTQQ AFRICAN-AMERICANS IN GEORGIA



## JOIN THE FIGHT

We have the people power to demand Healthcare for all! Six out of 10 respondents to a poll by the *Atlanta Journal Constitution* said Georgia should affirm Medicaid expansion.<sup>xvii</sup> Twenty-five percent of Georgians casting a vote in the 2012 presidential election were African-American and were in favor of President Barack Obama and his domestic policy platform, including the ACA.<sup>xviii</sup> The next Governor of Georgia can change the healthcare destiny of the more than 650,000 low-income, uninsured Georgians by implementing Medicaid expansion.

Two ways to get involved:

- Join SPARK, the Atlanta Chapter of the National Domestic Workers Alliance, and Moral Monday Georgia as we stand up for health equity!
- Visit [www.sparkrj.org](http://www.sparkrj.org) to join our mailing list for the latest news, upcoming events, and opportunities to volunteer as we continue this push for healthy families!

## ABOUT US

SPARK is reproductive justice (RJ) organization based in Atlanta, GA. We advocate for policies that protect and expand access to the full range of family planning options, abortion, and sexual health education for women and youth of color in the state of Georgia. Importantly, SPARK ensures the voices of women of color, young parents, and LGBTQQ youth of color living in the south are included in the reproductive rights and justice movements.

## HOW CAN YOU GET COVERED

To learn more about the healthcare marketplace and plans you are eligible for call 1-800-318-2596 (TTY: 1-855-889-4325) or go to the Federal website [www.healthcare.gov](http://www.healthcare.gov).

You can also visit your local "Navigator." Navigators provide in-person assistance for people obtaining healthcare coverage through the new market place due to the Affordable Care Act. Local health centers providing health services on a sliding income scale, have trained Navigators on-site to guide you through the marketplace. Visit [healthcare.gov](http://healthcare.gov) to determine the closest center near you.

*This fact sheet was prepared with the support of the National Center for Lesbian Rights and demonstrates why Medicaid expansion, as outlined in the landmark Patient Protection and Affordable Care Act (ACA), is important to uninsured, low-income African-American Women and what you can do to make healthcare for all a reality.*

- i. Georgia Budget and Policy Institute, "The Dollars and Sense of Expanding Medicaid in Georgia: Medicaid Expansion Yields Great Return for Georgia's Economy"-- <http://gbpi.org/wp-content/uploads/2013/02/Cover-Georgia1.pdf>-- page 2
- ii. Williams Institute, "LGBT African-Americans and African-American Same-sex Couples" -- <http://williamsinstitute.law.ucla.edu/wp-content/uploads/Census-AFAMER-Oct-2013.pdf> -- page 3
- iii. Emory University PRISM Project, "Provider Survey Results" Williams Institute, "40% of Homeless Youth are LGBT Kids"-- <http://williamsinstitute.law.ucla.edu/wp-content/uploads/Durso-Gates-LGBT-Homeless-Youth-Survey-July-2012.pdf>--page 4
- iv. Williams Institute, "America's Shame: 40% of Homeless Youth are LGBTQ Kids" -- <http://williamsinstitute.law.ucla.edu/wp-content/uploads/Durso-Gates-LGBT-Homeless-Youth-Survey-July-2012.pdf> -- page 4
- v. Williams Institute, "LGBT African-Americans and African-American Same-sex Couples" -- <http://williamsinstitute.law.ucla.edu/wp-content/uploads/Census-AFAMER-Oct-2013.pdf> -- page 1
- vi. US White House "The ACA Helps LGBTQ Americans" -- [whitehouse.gov/sites/default/files/docs/the\\_aca\\_helps\\_lgbt\\_americans.pdf](http://whitehouse.gov/sites/default/files/docs/the_aca_helps_lgbt_americans.pdf)--page 2
- vii. Department of Health & Human Services, Centers for Medicare & Medicaid Services, Center for Consumer Information and Insurance Oversight "Frequently Asked Question on Coverage of Same-Sex Spouses" -- <http://go.cms.gov/1l8lQJr>
- viii. Strong Families in partnership with SPARK "Where to Start, What to Ask: A Guide to LGBT People Choosing Healthcare Plans" -- <http://bit.ly/1npaTpn> -- page 14
- ix. National Women's Law Center, "Nondiscrimination Protection in the Affordable Care Act: Section 1557" -- [http://www.nwlc.org/sites/default/files/pdfs/general\\_1557\\_factsheet\\_6-3-13.pdf](http://www.nwlc.org/sites/default/files/pdfs/general_1557_factsheet_6-3-13.pdf)
- x. The Henry J. Kaiser Family Foundation "Assessing the Impact of the Affordable Care Act on Health Insurance Coverage of People with HIV"-- <http://kff.org/report-section/assessing-the-impact-of-the-affordable-care-act-on-health-insurance-coverage-of-people-with-hiv-issue-brief/>
- xi. US Census "Same Sex Households" -- <http://www.census.gov/prod/2011pubs/acsbr10-03.pdf>
- xii. Georgia Department of Community Health, "Medicaid ABCs" -- <https://dch.georgia.gov/medicaid-abcs>
- xiii. Cover Georgia, "Medicaid 101" -- [www.coverga.org/medicaid101/medicaid101.html](http://www.coverga.org/medicaid101/medicaid101.html)
- xiv. Kinsey Hasstedt, Guttmacher Institute, "Toward Equity and Access: Removing Legal Barriers to Health Insurance Coverage for Immigrants"-- <http://www.guttmacher.org/pubs/gpr/16/1/gpr160102.html>
- xv. The Henry J. Kaiser Family Foundation "Where are States Today? Medicaid and CHIP Eligibility Levels for Children and Non-Disabled Adults as of January 1, 2014" - <http://kff.org/medicaid/fact-sheet/where-are-states-today-medicare-and-chip/>
- xvi. The Atlanta Journal-Constitution "Deal rejects expansion of Medicaid" - <http://www.ajc.com/news/news/state-regional-govt-politics/deal-rejects-expansion-of-medicare/nRMfK/>
- xvii. The Atlanta Journal Constitution, A 1, 09/23/2013.
- xviii. NAACP "2012 Exit Poll Survey" -- [naacp.3cdn.net/cf67ed8260bd21a3cb\\_2vm6i2u0c.pdf](http://naacp.3cdn.net/cf67ed8260bd21a3cb_2vm6i2u0c.pdf)



NATIONAL CENTER FOR LESBIAN RIGHTS

**SPARK Reproductive Justice NOW**  
[www.sparkrj.org](http://www.sparkrj.org)

**Our Bodies. Our Communities. Our Futures.**