



Black Women's Health Imperative

November 6, 2009

The Honorable Nancy Pelosi
Speaker of the House
235 Cannon HOB
Washington, DC 20515

Dear Speaker Pelosi:

Thank you for your continued leadership and efforts to advance health care reform legislation. The Black Women's Health Imperative commends the House for taking the historic step of introducing the *Affordable Health Care for America Act* (H.R. 3962). We are pleased that the bill incorporates several crucial components to reforming our nation's health care system and achieving quality health outcomes for our communities, as we've detailed below.

Inclusion of Public Option

We are pleased that the House bill includes a public health insurance option. With premiums rising at twice the rate of wages, working class families require an affordable health insurance option that will provide comprehensive benefits and quality health care services. The public option would provide critical competition and choice for consumers purchasing health insurance in the Exchange and help ensure accountability and transparency in this new insurance market.

The public option will also help drive down costs among all competing health insurance plans in the Exchange, ensuring that the uninsured and underinsured can access affordable health insurance for themselves and their families.

Accordingly, we commend the inclusion of a public health insurance plan option and strongly support its inclusion in any health reform legislation.

Expands Medicaid Coverage and Programs

H.R. 3962 will leverage the strength of the Medicaid program and expand Medicaid access. Medicaid is a particularly vital source of care for low-income African Americans and for women of reproductive age. In 2006, 7.3 million women in America of reproductive age relied on Medicaid for their health care coverage,

including 37 percent of those with family incomes below the federal poverty level.

By expanding Medicaid eligibility to individuals under age 65 (i.e. children, pregnant women, parents and adults without dependent children) with incomes up to 150 percent of the federal poverty level and offering Medicaid to all newborns, the House bill promises to offer quality health care coverage to a broader class of the population.

Fair Treatment of Immigrants

Health care reform must focus on promoting greater access to health care coverage and avoid instituting systems that would create additional barriers that prevent minority and immigrant communities from receiving the care they need. Current citizenship verification measures have already prevented many Americans from accessing Medicaid. Studies have shown that such requirements have a disparate impact on American citizens who are low-income individuals, minorities, women or elderly—populations that lack ready access to proper citizenship documentation or photo identification. Thus, we are pleased that the House bill does not do more harm to these communities by imposing additional verification requirements for participation in the Exchange.

However, we are disappointed to see that the House bill does not eliminate the five-year waiting period imposed on legal immigrants to access Medicaid and other public benefits, such as CHIP. Legal immigrants contribute to this nation's workforce, pay their fair share of taxes and work toward achieving citizenship. Providing this population with access to affordable, quality care will mean a stronger national workforce and less reliance on emergency room visits, the costs of which would be shifted to all others with health insurance.

Aims to Eliminate Health Disparities

We commend the House for including provisions that address racial and ethnic disparities in health outcomes. Health disparities continue to persist in African American communities. The HIV/AIDS epidemic in African American communities is a continuing public health crisis for the United States. At the end of 2006, there were an estimated 1.1 million people living with HIV infection, of which almost half (46 percent) were African American. While Blacks represent approximately 12 percent of the U.S. population, they continue to account for a higher proportion of cases at all stages of HIV/AIDS—from infection with HIV to death with AIDS—compared with members of other races and ethnicities. These disparities demonstrate how critically important it is to ensure that health reform includes provisions designed to eliminate health disparities among racial and ethnic minorities.

We are also glad that the House bill includes provisions to address language barriers that reduce access to health care, jeopardize the quality of care and increase the risk of medical errors and adverse outcomes. H.R. 3962 provides an increase in the federal share of payments for adults in Medicaid for language services and includes a study on the feasibility of developing Medicare payment systems for language services. The bill also provides demonstration grants to explore how Medicare can pay for culturally and linguistically appropriate services and requires uniform standards for the collection of data on race, ethnicity and primary language. We commend the House for its efforts to reduce racial and ethnic disparities.

Meaningful Insurance Industry Reform

Finally, we are pleased to see that the House bill includes provisions to meaningfully reform the health insurance industry to focus more on patients rather than profits. The House bill bars many common practices within the insurance industry, such as using gender and health status as premium rating factors.

The elimination of gender rating will especially advance the health of our communities, as 22 percent of African American women under age 65 are uninsured. Moreover, with studies reporting that Black women suffer from high fatality rates due to domestic violence, we are pleased that the House bill specifically prohibits insurers from treating domestic violence as a preexisting condition for the purpose of determining an applicant's eligibility for health insurance coverage.

We commend the House bill for outlawing these types of discriminatory practices within the insurance industry.

As you continue to develop health care reform legislation, we urge you to ensure that any proposal takes these important steps to expand access to affordable health care choices and improve the health of African American communities. We stand ready to join with you to push for enactment of such reform this year.

Sincerely,



Eleanor Hinton Hoytt
President and CEO