



## Covered California Talking Points

### Introduction

- As many of you know, this is the time of year when most people renew their health care coverage. Generally, this is called open enrollment and it is a time we set aside to make sure our families have coverage through a quality health insurance plan.
- Unfortunately, even after the passage of the Affordable Care Act, many African Americans do not have health care coverage. And in this day and age, not having health insurance is not acceptable. In our view, it's just too risky to go without health insurance because as we all know, illness can strike at any time to anybody.
- To that end, we are pleased that Covered California has launched a dedicated initiative to enroll more African Americans in health plans during the current open enrollment period which began November 1 and runs through January 31, 2016.
- We are also pleased that Covered California has called upon the faith community to help get the word out so that more African Americans get enrolled and get the health care they need and deserve.
- An important fact for those that think they can't afford health insurance is that financial help is available to help make premiums affordable so you can have the dignity that comes with good quality health care coverage. The goal is to make it possible for you to see a doctor when you need to without it costing you an arm and a leg and without putting you at risk for bankruptcy.
- Our goal is to encourage you to take responsibility for our own health and make sure you have the health insurance you need to take care of minor illnesses and the major ones as well.
- Everything important in life is insured. We insure our homes, cars, and even jewelry. So, we are called to insure the health and well-being of ourselves and our families.
- For those that are not already covered by their employer or insured through Medi-Cal, Covered California offers affordable choices and also provides financial assistance to help you pay for your premium, enabling you to get the treatment you need without it becoming a financial crisis for the entire family.

## Everyone Has a Right to Good Health

Covered California embraces the idea that everyone has a right to good health.

As a faith community, we are being called upon by Covered California to help ensure that all African-Americans are aware of the health plans available to them, that they understand financial assistance is available to them, and they have access to affordable coverage through a network of agents and counselors right here in our own community.

- During this service, I want to share an urgent message about the importance of health care coverage. I'm speaking directly to those that are still without health insurance and also to those who love them. If you have a friend or loved one that you believe is eligible for Covered California and they haven't signed up yet, this message is for you too.
- Did you know that 130,000 African Americans in California have not yet signed up for health insurance under Covered California? The interesting fact is, based on their income, all of them are eligible to receive some form of financial assistance, which will make their health insurance more affordable.
  - Consider this: In the first two Open Enrollment periods, 1.4 million people enrolled in Covered California, but only 30,000 were African Americans.
- In addition, as of June 2015, only 2.4 percent of African Americans are actively enrolled, although it is estimated that African Americans comprise about 5 percent of subsidy-eligible Californians.
- Unfortunately, many in our community have settled into a lifestyle of coping without health care. And coping without health care means they are praying they won't get sick or get in an accident or that they just get lucky. And when something major does happen, they have to depend on the emergency room or urgent care in order to get treatment. Or worse, they depend on home remedies to get better or never find out if they have an illness that can be treated.
- This kind of coping only puts themselves and their families at risk for unmanaged illnesses, undue stress, and potential bankruptcy.
- Worse, as some illnesses enter late stage, it becomes difficult if not impossible to treat.
- According to focus group research that Covered California has done, many African Americans, both men and women, who haven't signed up say things like "it's not a priority," "I'm not sick," and "I need money for recreation and entertainment," as reasons why they haven't gotten coverage for themselves or their children.
- The sad thing is we are leaving money on the table. This is a tax credit that is being returned to you to help pay for monthly premiums. To be clear, this is not a handout. It is financial assistance.

- The average consumer saves 70 percent off their premium, making it possible for many people to afford health insurance who would not have been able to before Covered California.
- Throughout the state of California, those of us in the faith community are urging everyone to enroll in Covered California as quickly as possible and to reach out to your friends and family and encourage them to get enrolled. This is a very serious matter. Our people deserve to have the peace of mind that comes with knowing you can get the care you need, when you need it, if you become sick, get injured, or suffer a catastrophic disease.

### **African Americans are at Risk for Chronic Disease**

- The reason this is so important is because African Americans are at risk for so many chronic diseases, all of which can be treated if detected early enough. Did you know:
  - African Americans have the highest mortality rate of any racial and ethnic group for cancer generally and for most major cancers individually, including stomach, liver, prostate, and colon cancers.
  - Even though the rate of breast cancer incidence is 10 percent lower among African-American women, they are 40 percent more likely to die from the disease. Earlier screening and detection for African-American women could help reduce this death rate.
  - Although African-American adults are 40 percent more likely to have high blood pressure, they are 18 percent less likely than their non-Hispanic white counterparts to have their blood pressure under control.
  - African-American adults are also twice as likely to be diagnosed with diabetes.
  - And, the infant mortality rate among African-Americans is 2.3 times that of non-Hispanic whites, and African-American infants are 4 times more likely than non-Hispanic white infants to die due to complications related to low birthweight.
- We know very well that we can't control all the things that cause disease or accidents, but we also know we can make choices that reduce our risk for these things and promote good health.

## Not Just Health Care, It's Life Care

- When we talk about good health, we are talking about economic stability, social stability, family stability; all these things are connected and health care doesn't stand apart from them.
- Therefore, we are not discouraged because this is not a message of despair, but rather, it is a message of hope.
- At our service today we are supporting a statewide effort to enroll 130,000 African Americans who are eligible to sign up for health care coverage through Covered California.
- Information is available in your bulletin that tells you where you can go to get help and what you will need to bring to your appointment. You can also sign up on your own by visiting the Covered California website. They have a shop and compare tool that will help you find the best coverage for you and your family and a directory that lists agents and staffers you can call for additional assistance if you need it.
- This message has one main purpose – to remind everyone, and the unenrolled in particular – that Covered California is working and it can work for you too.
- We all have the power to get the information and make the decision that's right for us. Here are some important dates to remember:
  - *Renewal period began mid-October.*
  - *Open-enrollment period runs Nov. 1, 2015 – Jan. 31, 2016.*
  - *December 15 – last day to enroll for coverage to begin on January 1.*
- If you are not already insured, please call an enrollment agent today at 1-800-300-1506 or go to [CoveredCA.com](http://CoveredCA.com) for free and confidential assistance.
- OR – Enrollment agents are in the lobby to answer questions and to get you on the road to better health for you and your family.