About the Affordable Care Act: What Latinos Confronting Cancer Should Know

By the National Cancer Institute

President Obama's Affordable Care Act (ACA) enters a new implementation stage when the Health Insurance Marketplaces open for enrollment on October 1. This will be welcome news to 10.2 million Latinos who will be able to fill out an application to find and enroll in coverage that fits their budget and needs and that can start as early as January 1, 2014.

Given the way that certain cancers have affected the Latino community, many will want to know how cancer care will be affected by this next phase of health care changes.

What Latinos should know is this: The Affordable Care Act will help make health insurance coverage available for many people who would otherwise be uninsured, either because they couldn't afford to buy health insurance or because they were refused coverage on the basis of a pre-existing condition such as cancer. The law also requires insurance companies to cover certain cancer-related services, including some prevention and early detection services (such as mammography) and makes it illegal for insurance companies to turn someone down because they are sick.

For those without employer-provided health insurance coverage for 2014, it is important to be aware of these key dates:
- Tuesday, October 1, 2013 –Open enrollment begins in the online Health Insurance Marketplace in each state.
- Wednesday, January 1, 2014 – This is the earliest that insurance plans purchased through a Marketplace will begin covering health expenses.
- March 31, 2014 – Open enrollment period ends.

Information is key, so learn more about the Affordable Care Act and how it affects you. To share important information about the Affordable Care Act, the U.S. Department of Health and Human Services has launched:
- An updated website, HealthCare.gov, that helps both individuals and businesses find health coverage information that fits their specific situation and provides answers to many common questions. The site also has a live web-chat feature available now.
- A Spanish version of the website, CuidadoDeSalud.gov
- A toll-free call center (1-800-318-2596) that is open 24 hours a day, 7 days a week, where trained customer service representatives can answer questions in more than 150 languages

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You can use HealthCare.gov or CuidadoDeSalud.gov to:
- Find out about the Health Insurance Marketplace in your state
- See if you are eligible for Marketplace coverage
- See if you qualify for Medicaid or CHIP
- Learn how to get ready for open enrollment

Some other helpful resources that are now available include:
- A new webpage, www.HHS.gov/HealthCare, where you can find fact sheets, blogs, and news about the Affordable Care Act
- A fact sheet, The Affordable Care Act and Latinos

Making sure you have the best possible health insurance coverage available to you is an action you can take on your own. The resources above can help you protect yourself and your family, and ensure you have the security and peace of mind that health coverage brings.

NCI leads the National Cancer Program and the NIH effort to dramatically reduce the burden of cancer and improve the lives of cancer patients and their families, through research into prevention and cancer biology, the development of new interventions, and the training and mentoring of new researchers. For more information about cancer, please visit the NCI web site at www.cancer.gov/espanol or call NCI's Cancer Information Service at 1-800-4-CANCER (1-800-422-6237). More articles and videos in the culturally relevant Lifelines series are available at www.cancer.gov/lifelines.