



In **Ohio**, the health care of millions of people is at stake this fall, especially for **African Americans, Latinos, women, and young adults.**

The health care proposals of Hillary Clinton and Donald Trump will have an enormous impact in every state. Their proposals will especially affect Latinos, African Americans, women, and young adults because these communities face unique health care challenges. These groups have the most to lose if Donald Trump wins in November and carries out his plan to get rid of the recent insurance reforms and new coverage options that have helped millions of Ohioans get the health coverage and care they need.

Candidate Trump would let insurance companies deny health insurance to millions of Ohioans with pre-existing conditions.

Candidate Trump would repeal the Affordable Care Act, which forbids insurance companies from discriminating against people with pre-existing conditions. Millions of Ohioans could be denied health insurance because they have health problems:

- » **African American adults**—About 40% have high blood pressure, nearly 27% have arthritis, and 17% have diabetes.¹ In fact, 135,900 working-age African Americans have a pre-existing condition that is so serious that it results in a disability.²
- » **Latino adults**—About 20% have high blood pressure, the same percent have arthritis, and about 13% have diabetes.³ And 24,800 working-age Latinos have a pre-existing conditions that is so serious that it results in a disability.⁴
- » **Women**—Millions have pre-existing conditions, including nearly 32% who have high blood pressure, nearly 35% who have arthritis, and 13% who either have cancer or are cancer survivors.⁵ About 440,000 working-age women have a pre-existing condition that is so serious that it results in a disability.⁶

Candidate Trump would let health insurance companies go back to charging millions of Ohioans for preventive care—or even stop covering it altogether.

Insurance companies are currently required to cover preventive care without any additional cost (like copayments), and without having to pay a deductible. This includes well-baby care; screening for conditions like cancer, diabetes, and high blood pressure; and birth control. Candidate Trump would reverse this progress, allowing insurance companies to go back to charging for these services—or even stop covering them altogether. In Ohio, this would affect:

- » About 554,000 **African Americans** under age 65 with private insurance⁷
- » About 190,000 **Latinos** under age 65 with private insurance⁸
- » About 3.3 million **women** under age 65 with private insurance⁹

Candidate Trump would let insurance companies charge higher premiums to women simply because they are women.

In Ohio, 290,000¹⁰ women buy their own health insurance

and are protected by the Affordable Care Act, which forbids discrimination based on gender. Candidate Trump would repeal the law, allowing insurance companies to go back to the days when they charged women more than men—sometimes 30% more¹¹—for the same coverage.

Candidate Trump would take away young adults' right to stay on their parents' health insurance.

Today, insurance companies are obligated to let young adults under age 26 stay on their parents' health insurance. Approximately 618,000 Ohioans ages 18-25 now have coverage because of this requirement,¹² which Candidate Trump would undo. Insurance companies could once again push teenagers off their parents' health insurance when they turn 18, cutting off an important source of coverage.

Candidate Trump would endanger coverage for those who don't have health insurance through their job. Latinos and young adults would be especially hard hit.

Because of the Affordable Care Act, states have new health insurance marketplaces where people can buy coverage if they can't get it through their job, are self-employed, or want to start a small business. Many people can get financial assistance to help pay for this coverage. The law also provided extra money to states to expand Medicaid, allowing millions of low-income workers to get needed coverage and care. Candidate Trump would repeal the law, placing coverage for millions at risk.

- » In Ohio, less than one-third of working-age **Latinos** (29%) have a job that provides health insurance. The 115,000 Latinos who do not have job-based coverage¹³ are highly vulnerable to Candidate Trump's proposal to repeal the Affordable Care Act.
- » Only 14% of Ohio's **young adults** age 18 to 25 have health insurance at their jobs.¹⁴ The remaining 1.1 million young adults would have their coverage endangered by Candidate Trump's proposal to repeal the health care law.



Only about 14% of Ohio's young adults have health insurance at their jobs. The remaining 18-to 25-year-olds would have their coverage endangered by Candidate Trump's proposal.



Candidate Trump would take health insurance away from thousands of Ohioans who've gained coverage.

Candidate Trump would eliminate the Affordable Care Act's health insurance marketplace, known as "healthcare.gov" in Ohio. This would take coverage away from more than 100,000 Ohioans, including:¹⁵

- » 11,590 African Americans
- » 3,310 Latinos
- » 129,168 women
- » 19,500 young adults ages 18-25

Candidate Trump would endanger health care for more than a million Ohioans who have Medicaid.

Candidate Trump would replace the successful Medicaid program with individual grants to the states. This would

cut funding and let Ohio take health coverage away from more than a million people who rely on this program for the care they need, including:

- » Approximately 563,000 African Americans¹⁶
- » About 118,000 Latinos¹⁷
- » About 688,000 adult women and 543,000 girls ages 18 and younger¹⁸

Candidate Clinton's health care proposals would protect Ohioans by defending recent progress, and she would further improve residents' access to affordable coverage and care.

Candidate Clinton would preserve the current consumer protections, federal programs, and financial assistance that millions of Ohioans depend on for health coverage, including many Latinos, African Americans, women, and

young adults. And her proposals would make health coverage and care even more affordable and accessible.

» **Candidate Clinton would provide financial assistance to Ohio families who pay more than 5% of their income toward medical expenses.**

This would help families who have health insurance but who are unable to keep up with the costs, like deductibles and copayments.

» **Candidate Clinton would provide additional financial help to make health plans sold in the marketplace (healthcare.gov) more affordable for many low-wage workers and middle-class families.** This extra help is essential for more than

100,000 residents who need marketplace plans because their jobs don't offer insurance, they are self-employed, or they want to start a small business.

» **Candidate Clinton's plan would provide new resources to community groups to sign up uninsured Ohioans who qualify for coverage but are not enrolled.** This will be especially helpful for Latinos and young adults, who are more likely to be eligible but not enrolled.

For complete endnotes, see our website: www.familiesusaaction.org.

Families USA Action is a 501(c)(4) organization dedicated to achieving a health care system that works for everyone and to educating Americans about how the decisions they make at the ballot box affect their health and their family's economic security. For more information, visit www.familiesusaaction.org.

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