



In **Virginia**, 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 Virginians get the health coverage and care they need.

**Candidate Trump would let insurance companies deny health insurance to millions of Virginians 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 Virginians could be denied health insurance because they have health problems:

- » **African American adults**—About 43% have high blood pressure, 25% have arthritis, and 15% have diabetes.<sup>1</sup> In fact, 116,300 working-age African Americans have a pre-existing condition that is so serious that it results in a disability.<sup>2</sup>
- » **Latino adults**—Approximately 14% have high blood pressure.<sup>3</sup> And 26,000 working-age Latinos have a pre-existing condition that is so serious that it results in a disability.<sup>4</sup>
- » **Women**—Millions have pre-existing conditions, including 31% who have high blood pressure, 30% who have arthritis, and 13% who either have cancer or are cancer survivors.<sup>5</sup> About 241,000 working-age Virginia women have a pre-existing condition that is so serious that it results in a disability.<sup>6</sup>

### **Candidate Trump would let health insurance companies deny preventive care to millions of Virginians.**

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 Virginia, this would affect:

- » About 857,000 **African Americans** under age 65 with private insurance<sup>7</sup>
- » About 410,000 **Latinos** under age 65 with private insurance<sup>8</sup>
- » About 2.7 million **women** under age 65 with private insurance<sup>9</sup>

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

In Virginia, nearly 304,000<sup>10</sup> 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 laws, allowing insurers to go back to the days when they charged women more than men—sometimes 30% more<sup>11</sup>—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 413,000 Virginians ages 18-25 now have coverage because of this requirement,<sup>12</sup> 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 could 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 Virginia, less than one-quarter of working-age **Latinos** (26%) have a job that provides health insurance. The 237,000 Latinos who do not have job-based coverage<sup>13</sup> are highly vulnerable to Candidate Trump's proposal to repeal the Affordable Care Act.
- » Only about 15% of Virginia's **young adults** ages 18 to 25 have health insurance at their jobs.<sup>14</sup> The remaining 755,000 young adults<sup>15</sup> would have their coverage endangered by Candidate Trump's proposal to repeal the health care law.



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### **Candidate Trump would take health insurance away from hundreds of thousands of Virginians who've gained coverage.**

Candidate Trump would eliminate the Affordable Care Act's health insurance marketplace, known as "healthcare.gov" in Virginia. This would take coverage away from hundreds of thousands of Virginians, including:<sup>16</sup>

- » 43,540 African Americans
- » 29,030 Latinos
- » 227,820 women
- » 50,630 young adults ages 18-25

### **Candidate Trump would endanger health care for the hundreds of thousands of Virginians who have Medicaid.**

Candidate Trump would replace the successful Medicaid

program with individual grants to the states. This would cut funding and let Virginia take health coverage away from hundreds of thousands of people who rely on this program for the care they need:

- » Approximately 241,000 African Americans<sup>17</sup>
- » About 135,000 Latinos<sup>18</sup>
- » More than 179,000 adult women and 208,000 girls ages 18 and younger<sup>19</sup>

### **Candidate Clinton's health care proposals would protect Virginians 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 hundreds of thousands of Virginians 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 Virginia 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 thousands of 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 would push Virginia to expand Medicaid and provide additional money to do so.** If the state takes up expansion, coverage could be extended to 16,000 Latinos, 90,000 African Americans, 127,000 women, and 72,000 young adults under age 25.<sup>20</sup>
- » **Candidate Clinton's plan would provide new resources to community groups to sign up uninsured Virginians 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](http://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](http://www.familiesusaaction.org).

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