



## African Americans

*African American or black refers to people having origins in any of the black racial groups of Africa, including those of Caribbean identity.*

Small businesses owned by African Americans produce \$ 136 billion in total revenues.

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### Coverage

Insurance status, more than any other demographic or economic factor, determines the timeliness and quality of health care.

- Twenty-one percent of African Americans are uninsured, compared to 11.4 percent of non-Hispanic whites.
- Seventy-nine percent of African Americans had health coverage in 2009 compared to 88 percent of white Americans.
- Of those employed by a small business, 40 percent (1 million people) of African American workers under age 64 are uninsured, compared to 24 percent of white Americans.

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### Disparities

African Americans also face significant health disparities, many of which could be prevented by comprehensive health care coverage and consistent care.

- Adult obesity rates for African Americans are higher than those for whites in nearly every state of the nation—37 percent of men and nearly 50 percent of women are obese.
- African Americans have higher rates of diabetes, hypertension, and heart disease than other groups. Nearly 12.6 percent of non-Hispanic blacks have diagnosed diabetes compared with 7.1 percent of non-Hispanic whites.
- Asthma prevalence is also highest among blacks.

- African Americans experience higher incidence and mortality rates from many cancers that are amenable to early diagnosis and treatment. African American adults with cancer are very under-represented in cancer trials and are much less likely to survive prostate cancer, breast cancer, and lung cancer than their white counterparts.

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## Benefits for business

African American small business employers and their employees will benefit from the new health law, which seeks to expand coverage and improve primary care. Specifically, the new health exchanges and the minimum coverage requirement will improve health care coverage for this population.

As of 2014, small employers will be able to purchase packages of “essential health benefits” for their employees. The plans offered inside the state-based exchanges will also cover preventive services and limit out-of-pocket costs. These provisions strengthen health security, and make health expenditures more affordable. The law also has provisions that will benefit self-employed workers, who are among the most difficult to insure. The law protects such individuals by requiring insurers to provide quality, affordable coverage, and by implementing high-risk insurance pools for those with pre-existing conditions. In 2014, self-employed workers will also be eligible to join the exchanges.

- Approximately 1.9 million African Americans who are self-employed or small employers (and their 603,000 employees) might be eligible to participate in the exchanges. Tax credits for certain employers and eligible individuals are available to facilitate the purchase of health insurance.
- African Americans will comprise an estimated 11 percent of the exchange population.

The new health reform law improves the quality of care and ensures coverage for the uninsured. Currently, African Americans face some of the most severe health disparities. The law helps to secure affordable health care for this population, and strengthens its potential for financial prosperity and better health.