



## Asian Americans

*This racial group is defined as people having origins in any of the original peoples of eastern Asia, Southeast Asia, or the Indian subcontinent. Asian Americans represent both extremes of socioeconomic and health indices.*

Small businesses owned by Asian Americans produce \$419 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.

- Seventeen percent of Asian Americans are uninsured, compared to 11.4 percent of non-Hispanic whites.
- Of those employed by a small business, 36 percent (500,000 people) of Asian American workers under age 64 are uninsured, compared to 24 percent of white Americans.

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### Disparities

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

- Asian Americans suffer disproportionately from certain types of cancer, tuberculosis, and Hepatitis B. Vietnamese American women, for example, have cervical cancer rates five times of those of white women.
- Southeast Asian refugees are at significant risk for post-traumatic stress disorder associated with trauma experienced before and after immigration to the United States.

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## Benefits for business

Asian American small business employers and 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 1.5 million Asians who are self-employed or small employers (and their 2.3 million 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.

The new health reform law improves the quality of care and ensures coverage for the uninsured. Asian American firms will especially benefit from this law, as it empowers them to offer insurance. The law helps to secure affordable health care for this population and strengthens its potential for financial prosperity and better health.