



## How the Affordable Care Act (ACA) Helps People with Hepatitis B and C

### Preventive services

Under the ACA, all new health plans and Medicaid expansion programs must offer free preventive services, including hepatitis B vaccination and hepatitis B and C testing. These services are essential to prevent new infections and link individuals to lifesaving care and treatment. The ACA also created the Prevention and Public Health Fund, which has improved access to the hepatitis B vaccine.

### Expanded coverage for communities disproportionately affected by hepatitis C

African Americans have higher rates of hepatitis C than other ethnic groups. Since the ACA's enactment, the uninsured rate has declined 59% for African Americans. The uninsured rate for veterans, who also have higher rates of hepatitis C, has dropped 42%. Because the ACA permanently authorized funds for the Indian Health Care Improvement Act, more Native Americans have gained coverage. The ACA has also expanded health coverage for an estimated 4.2 million Latino adults and 676,000 Latino children. Expanded coverage for these populations is crucial to eliminating hepatitis C.

### Pre-existing conditions

The ACA prohibits private insurers from discriminating against people with pre-existing conditions. Before the ACA, people with pre-existing conditions like hepatitis B or C were often automatically denied coverage. The ACA's protection of people with pre-existing conditions ensures that people with hepatitis B or C can be tested and treated.

### No annual or lifetime limits

The ACA's elimination of lifetime or annual limits on the amount of insurance available has enabled persons with viral hepatitis to successfully treat and manage their disease, saving lives and helping to stop new infections.

### Expanded Medicaid eligibility

The ACA allows states to expand Medicaid to cover people with incomes at or below 138 percent of the federal poverty level, including single adults without children. In states with the Medicaid expansion, viral hepatitis prevention and care are now more accessible to low-income persons.

### More affordable coverage

Under the ACA, the federal government provides financial assistance to many low-income people who obtain coverage through their state's marketplace. Low-income people with hepatitis B or C need this assistance to receive core services.

### Equal coverage for substance use disorders

The ACA requires insurers to offer equal coverage for substance use treatment. People who contracted viral hepatitis from opioid overuse can get treatment for their addiction as they would for any other medical condition.