



Promoting Racial and Ethnic Health Equity through Exchanges

Talking Points

Audience: Policymakers

The following talking points include four key messages and a variety of sub-points that support and reinforce the key messages. While the key messages can be used across audiences, the supporting points should be tailored based on the audience.

[State] should provide a health insurance marketplace that offers high-quality, affordable health insurance that meets the needs of all [state residents], regardless of race or ethnicity.

- In [state], people of color make up XX percent of our population.
- People of color experience poorer health than their white counterparts, including higher rates of infant mortality, lower life expectancy and increased prevalence of chronic diseases.
- Between 2003 and 2006, the combined costs of racial and ethnic health disparities and resulting premature death were \$1.24 trillion nationally¹. These problems are likely to get worse as the diversity of the population grows.

In order to serve all of [state residents], our exchange must take informed steps that reduce disparities based on race.

- This report presents six steps that states can implement to ensure that its exchange serves the needs of all of its residents, regardless of race and ethnicity.
- Studies predict that the consumers using health exchanges will be more racially and ethnically diverse than those using private insurance.
- Racially and ethnically diverse populations have different needs – from coverage needs to language services – when using a health exchange.
- In order to serve the needs of [state], our exchange should select high-quality health plans that reduce inequalities.

¹ Joint Center for Political and Economic Studies (2009). The Economic Burden of Health Inequalities in the United States. http://www.jointcenter.org/hpi/sites/all/files/Burden_Of_Health_FINAL_0.pdf

We encourage policymakers to develop an exchange that provides high-quality care for all [state residents].

- Include diverse consumer input that reflects the unique needs of our state.
- Simplify the enrollment process and protect privacy.
- Conduct outreach programs.
- Establish services that overcome language barriers.
- Develop strategies and include plans that will reduce health disparities.
- Choose safety net providers that have experience providing high-quality care to [state's] diverse residents.

By taking steps to ensure our exchange addresses racial and ethnic disparities, we can ensure that all [state] residents have access to affordable, high-quality care.