



A RESOLUTION PROMOTING CONTINUED ENROLLMENT AND COVERAGE UNDER THE AFFORDABLE CARE ACT

1 WHEREAS, the Patient Protection and Affordable Care Act (ACA) was passed in 2010 to
2 improve health outcomes and increase health care coverage for all Americans;

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4 WHEREAS, in 2013, over 41 million Americans remained uninsured;

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6 WHEREAS, the high number of uninsured Americans, specifically, Black Americans, and
7 other people of color remains a major social problem in the U.S.;

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9 WHEREAS, while uninsured Americans can be found across the nation, statistics show
10 people in the south and west are more likely to be uninsured than those in the northeast and
11 midwest;

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13 WHEREAS, the majority of the uninsured are in low-income working families, and people of
14 color are at higher risk of being uninsured than Whites;

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16 WHEREAS, minorities and children are disproportionately uninsured, more specifically, in
17 2012, 11.1 percent of Whites were uninsured, 19 percent of Blacks were uninsured, 15.1
18 percent of Asians, and 29.1 percent of Latinos were uninsured;

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20 WHEREAS, according to the Kaiser Family Foundation, in 2012, uninsured children were 10
21 times more likely than insured children to have unmet medical needs and were five times as
22 likely as an insured child to go more than two years without seeing a doctor;

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24 WHEREAS, women in the individual marketplace still face higher premiums than men for
25 the same coverage, but beginning in 2014, the ACA banned this practice, as well as denying
26 coverage for pre-existing conditions;

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28 WHEREAS, despite the passage of the ACA, the number of uninsured has increased each
29 year, primarily reflecting a decline in the rate of employer-sponsored insurance (since 2009);

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31 WHEREAS, in 2013, 61% of uninsured adults said the main reason they were uninsured was
32 because the cost was too high or because they had lost their job;

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34 WHEREAS, states have chosen to opt out of the federally-provided Medicaid Expansion
35 programs, limiting many adults and families without coverage;

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37 WHEREAS, while coverage is expected to increase, success of health care reform in
38 reducing the uninsured is strongly related to the effectiveness of outreach efforts and



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39 strategies designed to make enrollment and retention in subsidized public and private
40 insurance options simple and affordable; and

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42 WHEREAS, those remaining outside of the newly expanded systems of coverage include:
43 undocumented immigrants, those still without affordable coverage options available to
44 them, those choosing to pay tax penalties instead of enrolling in coverage, and those
45 eligible for subsidized coverage but who do not enroll in it for a variety of reasons.

46 NOW, BE IT RESOLVED, that NOBEL Women supports the full implementation of the
47 ACA, and encourages it to be fully enacted in states, cities, and municipalities in all 50
48 states;

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50 BE IT FURTHER RESOLVED, that NOBEL Women supports Medicaid expansion under
51 the ACA, encourages its implementation in every part of the nation, and urges states that have
52 opted out of Medicaid expansion to reconsider due to a lack of access among communities of
53 color, the continued high number of uninsured persons, and the increasing cost of health care for
54 individuals and families;

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56 BE IT FURTHER RESOLVED, that NOBEL Women implores legislators and
57 policymakers across the nation to continue to develop new policies and programs to help
58 alleviate insurance costs for all Americans, especially among Black women, young
59 people, and children;

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61 BE IT FURTHER RESOLVED, that NOBEL Women, officially names January 22, 2015,
62 National Enrollment Day, to increase awareness around the ACA and the number of
63 enrollees among Black women, their families, and their communities; and

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65 BE IT FINALLY RESOLVED, that NOBEL Women urges its members, past members,
66 corporate partners, and other stakeholders to join the organization in creating events,
67 meetings, and initiatives to increase the number of enrolled Americans, and increase
68 access to health care among the nation's most vulnerable.

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