

National Center for
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The Health Connector: Men's Health

Take Control of Your Health

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What is the Affordable Care Act?

The [Affordable Care Act \(ACA\)](#) is the health care law that provides more health insurance choices and better access to care. The ACA includes [several benefits](#) that can help men live longer and healthier. The health care law¹:

- Offers affordable health insurance to all;
- Prevents insurance companies from refusing coverage because of someone's medical history or health risk; and
- Requires health insurance plans to cover benefits and services, such as doctor visits, emergency care, hospital visits and prescriptions.

What are my preventive care benefits?

For men with health insurance, the Affordable Care Act requires most insurance plans to cover free of charge special tests and services that prevent diseases such as:

- Heart disease
- Colorectal cancer
- Depression
- HIV
- Obesity
- Type 2 Diabetes

The services have to be provided by doctors and other health care professionals who participate in the plan's network. If you have struggled to access and afford screenings, talk to your doctor about new options available to you thanks to the ACA.

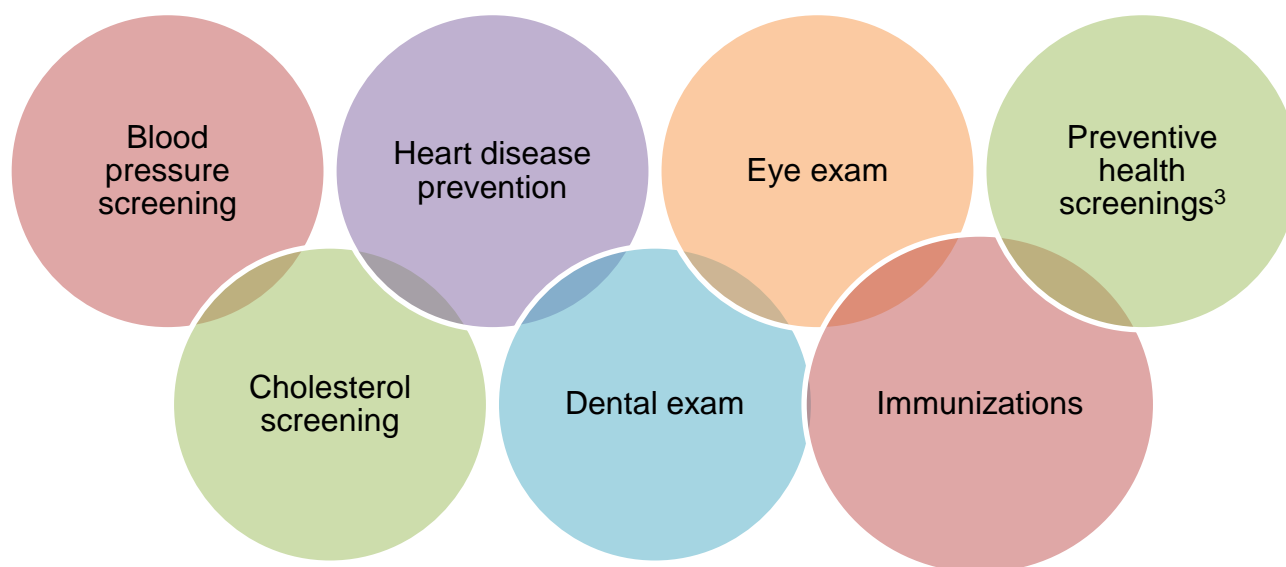
Why should I get health screenings?

Even if you feel fine, it is still important to see your health care provider regularly to check for potential problems. Some health diseases do not produce any symptoms until the disease becomes advanced. There are specific times when you should see your health care provider. Learn about age-specific guidelines for [men ages 18 - 39](#) and [men ages 40 – 64](#).



¹ ([Centers for Medicare & Medicaid Services, 2013](#))

Be proactive about your health. Get screenings. Important screenings for men of all ages include:



Are There Other Preventive Services Offered For Free?

Name of Screening ³	Who is it for?
<u>Abdominal Aortic Aneurysm AAA</u> (when a large blood vessel (aorta) that supplies blood becomes abnormally large)	Men who have ever smoked; the test looks for AAA.
<u>Alcohol Misuse</u>	All adults.
<u>Aspirin use</u>	For men age 45 to 79 and women age 55 to 79
<u>Blood Pressure screening</u>	All adults. Check your blood pressure at least every 2 years starting at age 18.
<u>Cholesterol screening</u>	Adults who have heart disease or risk factors for heart disease.
<u>Colorectal Cancer screening</u>	Adults over age 50.
<u>Depression screening</u>	All adults.
<u>Diabetes (Type 2)</u>	Adults with high blood pressure.
<u>Diet counseling</u>	Adults at higher risk for chronic disease.
<u>HIV screening</u>	Adults up to age 65.
<u>Obesity screening and counseling</u>	All adults.

² This includes obesity; alcohol and tobacco use; and depression.

³ [\(Centers for Medicare & Medicaid Services, 2013\)](#)

<u>Sexually Transmitted Infection (STI) prevention counseling</u>	Adults engaging in high risk sexual activity.
<u>Syphilis screening</u>	Adults engaged in sexual activity, especially those with a new partner or multiple partners.
<u>Tobacco Use screening</u>	All adult tobacco users.

What is Health Insurance?

Health Insurance is a way to pay for health care. It protects you from paying the full costs of medical services when you're injured or sick. When you select a plan, you agree to pay a certain amount each month and the insurance company agrees to pay part of your expenses when you need medical care.



What are My Insurance Options?

You may be able to purchase a private health insurance plan through your employer or [on your own through the Health Insurance Marketplace](#). People who meet certain requirements can qualify for government health insurance, such as Children's Health Insurance Program (CHIP), Medicare and Medicaid.⁴ You must have health insurance in order to obtain the free preventive services.

What happens if I've missed the Open Enrollment Deadline?

The opportunity to purchase health insurance in the Marketplace during Open Enrollment ended March 31, 2014. After March 31, 2014, a person cannot buy Marketplace health insurance unless the person qualifies for an exemption. You may qualify for an exemption if you have hardships, or if your insurance policy was canceled.

It is important to note that, if you qualify, you *can apply for Medicaid and CHIP any time*. If you're Medicaid or CHIP application is approved, your coverage can begin immediately.

But, if you do not qualify for Medicaid and CHIP, and you miss the deadline, you can purchase insurance outside of the marketplace at any time. However, you won't receive any discounts and will likely have to pay a fee for the time you were uninsured. The fee is \$95 per adult or 1% of your household income, whichever is higher.

Learn more [important health insurance dates](#) at healthcare.gov

⁴ [\(U.S. National Library of Medicine, 2014\)](#)

What if I need more information?

If you need more information about taking care of your health, check out these additional resources:

- [Find a Health Center](#)
- [Men: Stay Healthy at Any Age](#)
- [Men: Take Charge of Your Health](#)

True or False⁵:

1. ___ Men tend to have higher rates of heart disease, cancer, diabetes, and HIV/AIDS.
2. ___ Men of color are more affected by health conditions such as cancer and strokes.
3. ___ Getting recommended preventive services are an important way to identify risk factors for illnesses.
4. ___ The Affordable Care Act (ACA) makes preventive services more accessible and affordable for men.

All of the answers are true. The ACA is important to improving men's health.

Men, pay more attention to your health. Get health insurance and the preventive care you need.

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⁵ ([Centers for Medicare & Medicaid Services, 2013](#))