

Getting The FACTS! Health Care Reform: What is Happening Now?

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Getting the Facts: About the Affordable Care Act (ACA)

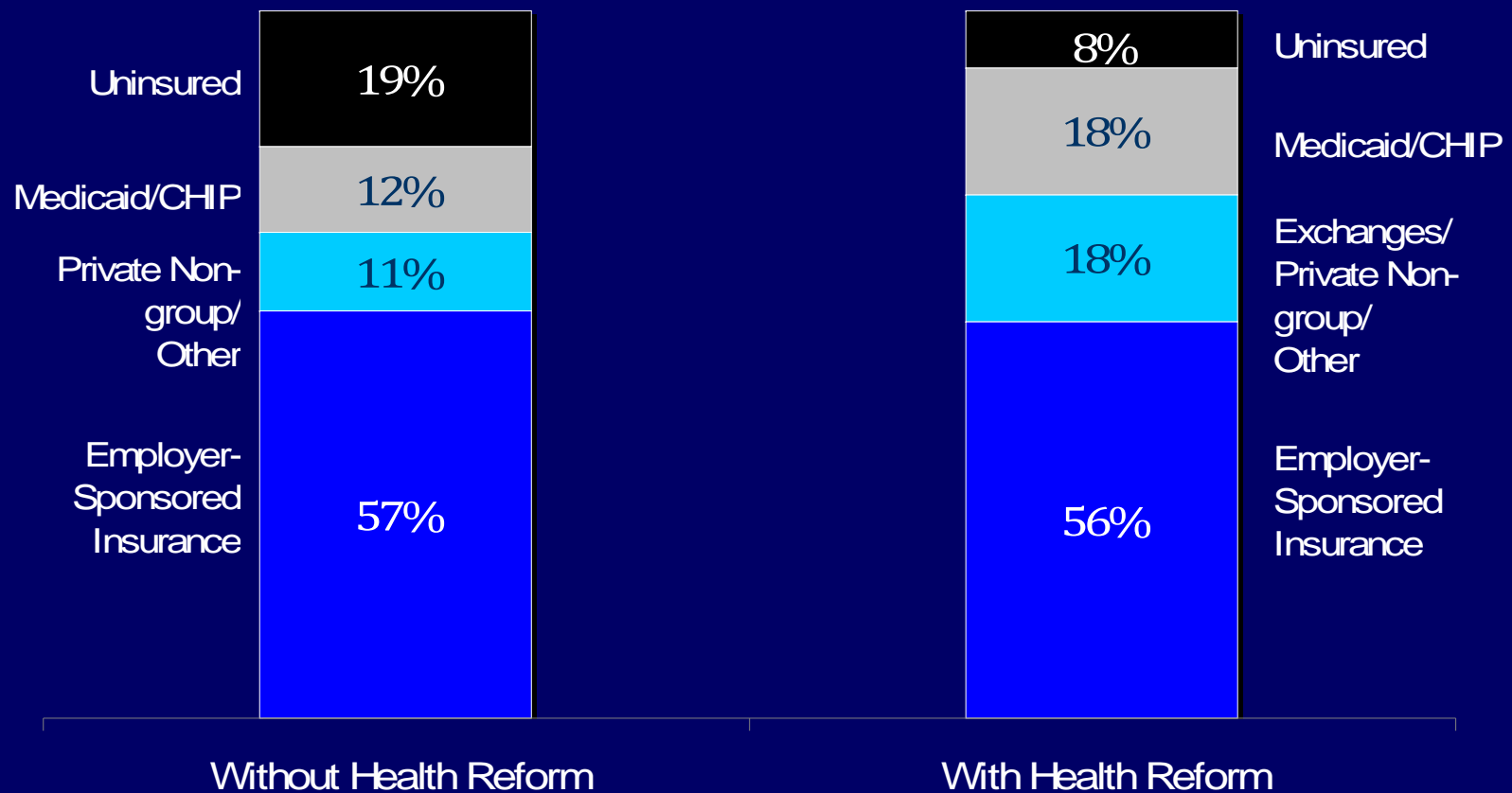
- 19% of Americans have no health coverage
 - The Affordable Care Act, passed on 3/23/10, is the result of years of efforts to expand health coverage in the United States
 - This landmark legislation could eventually insure 32 million Americans who currently have no coverage
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Getting the Facts – What are the Goals of the ACA?

- Expand health insurance coverage
 - Improve coverage for those with health insurance
 - Improve access to and quality of care
 - Control rising health care costs
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Getting the Facts: Estimated Health Insurance Coverage in 2019



SOURCE: Congressional Budget Office, March 20, 2010

Total Nonelderly Population = 282 Million



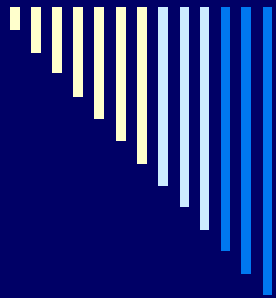
Getting the Facts: Baltimore

- **86,454** of uninsured Baltimoreans will be eligible to receive coverage either through Medical Assistance or through the exchange.
 - **42,516** Baltimoreans will be eligible for Medical Assistance coverage
 - **43,808** Baltimoreans will be able to purchase subsidized health insurance
 - A family of three at 200% of the FPL or \$36,620 annually can purchase insurance for the family for \$2,307 a year



Getting the Facts: What Americans Fear About Health Care Reform

- 17% of voters are worried about waiting lists for some non-emergency treatments
- 11% fear they may have to switch health plans
- 12% think health care reform will raise their taxes
- 10% are concerned they won't be able to pick their doctor
- 9% are worried about increases in premiums or out-of-pocket costs
- 9% fear government involvement in health care decisions



Getting the Facts: Relief for Seniors

- An estimated 4 million seniors reached the gap in Medicare prescription drug coverage known as the “donut hole” last year. Each of these seniors received a \$250 rebate.
- First checks mailed in June, 2010, and continued monthly throughout 2010 as seniors hit the coverage gap



Getting the Facts: Discounts on Prescriptions for Seniors

- Effective January 1, 2011
- Seniors who reach the coverage gap will receive a 50 percent discount when buying Medicare Part D covered brand-name prescription drugs. Over the next ten years, seniors will receive additional savings on brand-name and generic drugs until the coverage gap is closed in 2020.





Getting the Facts: Free Preventive Care for Seniors

- Effective January 1, 2011
- The law provides certain free preventive services, such as annual wellness visits and personalized prevention plans, for seniors on Medicare.





Getting the Facts: Improving Care for Seniors after they Leave the Hospital

- Effective January 1, 2011
- The Community Care Transitions Program will help high-risk Medicare beneficiaries who are hospitalized avoid unnecessary readmissions by coordinating care and connecting patients to services in their communities.





Getting the Facts: Expanding Coverage for Early Retirees

- New program will help early retirees purchase insurance
- Too often, Americans who retire without employer-sponsored insurance and before they are eligible for Medicare see their life savings disappear because of high rates in the individual market.





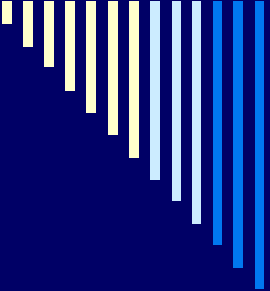
Getting the Facts: Access to Insurance for Uninsured Americans with Pre-Existing Conditions

- National program established July 1, 2010
 - MHIP Federal in Maryland
 - New coverage options are available to individuals who have been uninsured for at least six months because of a pre-existing condition.
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Getting the Facts: Access to Insurance for Uninsured Americans with Pre-Existing Conditions

- Maryland expanded their program – the Maryland Health Insurance Program - to include the new provisions. For more information go to:
www.marylandhealthinsuranceplan.state.md.us/
 - This program serves as a bridge to 2014, when all discrimination against pre-existing conditions will be prohibited.
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Getting the Facts: Extending Coverage for Young Adults

- Effective for health plan years beginning on or after September 23, 2010
- Under the new law, young adults are allowed to stay on their parent's plan until they turn 26 years old. Check with your insurance company or employer to see if you qualify.





Getting the Facts: Providing Free Preventive Care

- Effective for health plan years beginning on or after September 23, 2010
 - All new plans must cover certain preventive services such as mammograms and colonoscopies without charging a deductible, co-pay or coinsurance.
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Getting the Facts: Prohibiting Insurance Companies from Rescinding Coverage

- Effective for health plan years beginning on or after September 23, 2010
- In the past, insurance companies could search for an error, or other technical mistake, on a customer's application and use this error to deny payment for services when he or she got sick. The new law makes this illegal.





Getting the Facts: Appealing Insurance Company Decisions

- Effective for new plans beginning on or after September 23, 2010
 - The law provides consumers with a way to appeal coverage determinations or claims to their insurance company, and establishes an external review process.
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Getting the Facts: Eliminating Lifetime Limits on Insurance Coverage

- Effective for health plan years beginning on or after 9/23/10
- Under the new law, insurance companies will be prohibited from imposing lifetime dollar limits on essential benefits, like hospital stays.





Getting the Facts: Regulating Annual Limits on Insurance Coverage

- Effective for health plan years beginning on or after September 23, 2010
 - Under the new law, insurance companies' use of annual dollar limits on the amount of insurance coverage a patient may receive will be restricted for new plans in the individual market and all group plans.
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Getting the Facts: Prohibiting Denying Coverage of Children Based on Pre-Existing Conditions

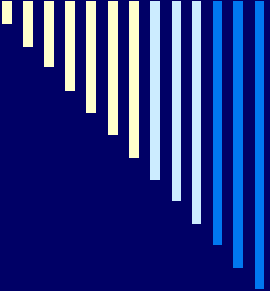
- Effective September 23, 2010 for new plans and existing group *plans*
- The new law includes new rules to prevent insurance companies from denying coverage to children under the age of 19 due to a pre-existing condition.





Getting the Facts: Other Health Care Reform Benefits

- Allocates Dollars to Rebuilding the Primary Care Workforce
 - Establishes Consumer Assistance Programs in the States
 - New \$15 billion Prevention and Public Health Fund will invest in proven prevention and public health programs that can help keep Americans healthy – from smoking cessation to combating obesity.
 - New funding to support the construction of and expansion of services at community health centers
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Getting the Facts: Other New Provisions – January 1, 2011

- Insurance companies must spend at least 85% of all premium dollars collected on health care services and health care quality improvement.
 - New rules will address overpayments to big insurance companies and strengthen Medicare Advantage
 - A new Center for Medicare & Medicaid Innovation will be established to improve the quality of care and reduce the rate of growth in costs for federal health coverage programs.
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Getting the Facts: What is Happening in Maryland?

- Maryland moved quickly to begin planning for implementation of the ACA
 - The Governor created the Health Care Coordinating Council staffed by a team of experts headed by Lieutenant Governor Brown
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Getting the Facts: What is Happening in Maryland?

- The Council held public meetings and solicited comments from organizations and the public to formulate how health care reform will look in Maryland – most notably the exchanges.
 - The Council's interim report, released in July, found that implementation of the Affordable Care Act will save Maryland \$829 million over 10 years and cut the number of uninsured Marylanders by half.
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Getting the Facts: Maryland Next Steps

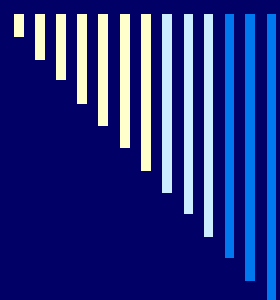
- Maryland must now begin the arduous process of crafting legislation to create our health insurance exchange
 - The public process will be ongoing and your input is important!
 - Maryland's Health Care Reform Coordinating Council - www.healthreform.maryland.gov/
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Getting the Facts: Coming Soon...

In 2014 the ACA will....

- Expand Medicaid to all individuals under age 65 with incomes up to 133% of the poverty level (\$14,400/individual or \$29,300/family of 4)
 - Create new Health Insurance Exchanges where individuals and small employers can purchase coverage
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Getting the Facts: Coming Soon...

In 2014 the ACA will....

- Provide premium subsidies to eligible individuals and families with incomes up to 400% of the poverty level (\$43,300/individual or \$88,200/family of 4) through the Exchanges
- Fine larger employers that don't offer affordable coverage up to \$2,000 per full-time worker per year beginning in 2014. Small employers are exempt.
- Provide tax credits for some small businesses that offer health benefits



Getting the Facts: How Can you Get Help Now?

Call Baltimore HealthCare Access at **410-649-0500!**



**Baltimore
HealthCare
Access, Inc.**

- We will assess whether you currently qualify for health coverage
- We can help find resources in the community to help you get the care you need