



Charting the Life Course

Understanding Health Reform

8/29/2012

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How to Participate



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Health Reform: What's in the law?



Health care legislation is designed to:

- Reduce health care costs, both for families and for the government.
- Make health coverage more secure for all Americans.
- Improve Medicare and Medicaid.
- Modernize our health care delivery system.
- Provide affordable coverage to 32 million Americans who are currently uninsured.

Here's how:



Reform makes health insurance more secure.



- Insurance companies won't be able to turn people down because of pre-existing conditions.
- Insurance companies can't drop your coverage because you get sick.
- Insurance companies won't be able to charge higher premiums because of pre-existing conditions, gender, or occupation, and there will be a limit on how much they can charge based on age.

Health reform puts patients and providers in control.

- Insurance plans will have to cover essential services: preventive care, hospitals, physicians, prescription drugs, mental health, substance abuse, dental and vision care for children, maternity care, and other services.
- No deductibles or co-pays for preventive care
- Clear appeals process if your claim is denied





Health reform controls health care costs for Americans

- Insurance companies can't impose annual or lifetime limits on how much they will pay
- Health insurance companies have to spend 80-85% of premiums on medical care
- Spending caps will limit the amount consumers pay out of pocket each year
- Moderate income Americans can get tax credits to make health insurance affordable



Health reform makes it easier to buy insurance.

- New Insurance Exchanges allow people to compare plans, apples to apples
- Limits insurance company overhead costs (administrative and marketing) so more of our premiums go to our health care
- Allows individuals and small businesses to get the same rates as large businesses

Health Reform helps small businesses

- **Affordable choices**
Small businesses and their employees can get better insurance rates through the Exchange



- **Premium subsidies to employers**
Employers with up to 25 employees and annual wages that average less than \$50,000 who purchase health care for their employees get a tax credit



Reform allows states to expand Medicaid for those who need it.

- If Missouri chooses, Medicaid will cover all families and individuals with incomes up to 133% of the Federal Poverty Level, \$25,390 for a family of three.
- Currently in Missouri, a family of three must make less than \$3,504/year to qualify.
- Childless adults without a disability may qualify if Missouri expands Medicaid.

Here's how reform helps several important groups of Americans.



Reform helps people with medical conditions.

- People with a disability or mental illness can work part-time and qualify for Medicaid if expanded.
- Mental health parity – mental health care must be covered just like physical health care.
- Insurance companies won't be able to refuse or charge more to cover people with pre-existing conditions.
- A new, temporary high-risk pool will help people with pre-existing conditions gain immediate access to insurance.



Reform protects Children.

- Insurance companies can't deny children insurance because of a pre-existing condition (applies to adults in 2014)
- No yearly or lifetime limits on coverage
- Free preventive care
- Young adults can stay on their parents' plan until age 26



Reform helps caretakers.

- People in the sandwich generation and caretakers will have guaranteed coverage and affordable choices.
- Young adults can stay on their parents' plan until age 26.



Reform improves Medicare Part D.

- Closes the "donut hole" in drug coverage and lowers cost of brand name drugs
 - As many as 15% of seniors with chronic illness stop taking their medicines when they hit the gap.
- Expands the Medicare Part D low-income subsidy to help struggling seniors afford their prescription costs.
- Extends annual Part D enrollment period



Reform improves Medicare.

- Free preventive services in 2011
- Medicare Advantage plans cannot charge higher co-pays than traditional Medicare.
- Enhanced payments for primary care physicians and general surgeons
- Medicare Trust Fund solvency is extended by 9 years



Reform expands long-term care options.

New options for states to provide home and community based services in Medicaid

- Balancing Incentive Payments Program
- Community First Choice Option
- Funding for Money Follows the Person
- Funding for ADRCs



Reform strengthens the system.

- Doctor incentives for better coordinated care
- Pilot projects in evidence-based medicine
- Enhanced payments for primary care physicians and general surgeons
- Medicare Trust Fund solvency is extended by 9 years



Shared responsibility

Costs and responsibilities are shared among state and federal government, businesses and individuals



Shared responsibility

Federal Government

- Pays for 100 percent of Medicaid expansion from 2014-2016
- Pays for 90-95 percent of Medicaid expansion in 2017 and beyond
- Shares in cost of tax credits and premium subsidies



Shared responsibility

Businesses

- Large employers will have to pay a penalty if they do not provide coverage and one or more of their employees receives an insurance premium subsidy.
- Taxes on insurance companies that offer very high cost plans
- Fees or taxes on producers of some medical equipment and pharmaceuticals



Shared responsibility

Individuals

- U.S. citizens and legal residents must purchase health insurance or pay a penalty
- Exemptions granted for financial hardship, religious objections, those without coverage for less than 3 months, undocumented workers, incarcerated individuals, or if the lowest cost plan exceeds 8% of income
- Tax changes for some high-income individuals



Most importantly, health reform controls health care costs for all Americans.



So that's what's in health reform...

What does it mean for Missouri?



2011

- 729,809 people with Medicare in Missouri received free preventive services in 2011.
- 39,667 young adults gained access to insurance because they now have the right to stay on their parents' insurance until age 26.
- 78,585 seniors in the Medicare Part D "donut hole" received a 50% discount on brand-name drug costs. Within ten years the donut hole will be fully closed.



2011

- 181 Community Health Centers throughout MO received large increases in funding.
- More than 1,031 Missourians with pre-existing conditions gain access to affordable coverage.



- 79,900 small businesses, with more than 303,000 employees, could receive a tax credit to offset premiums.
- 495,000 uninsured Missourians will gain health coverage.
- ALL Missourians will benefit from greater peace of mind, knowing they won't lose their health insurance if they lose their job, start a small business, or get sick.

NOW WHAT???



Keep up to date & weigh in on new regulations

Health reform lays out an important framework.

Now the Department of Health & Human Services is drawing up new regulations to comply.

Keep up to date on changes and weigh in at www.healthcare.gov.

Help Spread the Word!

There are lots of people who still don't know what's in health reform.

Now that you know, please help educate others!

Resources

- Healthcare.gov - www.healthcare.gov
- Kaiser Family Foundation - <http://healthreform.kff.org/>
- Disability Coalition on Healthcare Reform – www.missouridchr.org
- Missouri Health Care for All - http://mhcfa.convio.net/site/PageNavigator/Materials_and_Resources



Questions?

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Survey

Please take the time
to fill out your evaluation
of this webinar
and tell us what you thought!

<http://surveymonkey.com/s/mof2fhealthreform>



Special Thanks

- Disability Coalition on Healthcare Reform
- MODHSS Bureau of Special Healthcare Needs
- Missouri Developmental Disabilities Council
- DMH Regional Offices and Family Support Coordinators



For more information

Contact the

Missouri Family to Family Resource Center

800-444-0821

<http://mofamilytofamily.org>



UMKC-Institute for Human Development

<http://www.ihd.umkc.edu>


