



## Charting the Life Course

Understanding Health Reform

8/29/2012

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## How to Participate



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**NETWORKS** – To share this webinar on Facebook or Twitter, you can click your favorite one and invite people to join in!

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## How to Participate



### FULL SCREEN MODE

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## Health Reform: What's in the law?



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### 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.

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### Here's how:



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### 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.

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### 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

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### 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

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### 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

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### 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

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### 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.

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



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### 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.



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### 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



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### 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.




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### 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




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### 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




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## 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



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## 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



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## Shared responsibility

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



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## 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




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## 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




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## 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




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

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

**What does it mean for Missouri?**

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**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.

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**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.

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- 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.

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## NOW WHAT???




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### 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](http://www.healthcare.gov).

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### 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!

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### Resources

Healthcare.gov - [www.healthcare.gov](http://www.healthcare.gov)

Kaiser Family Foundation - <http://healthreform.kff.org/>

Disability Coalition on Healthcare Reform – [www.missouridchr.org](http://www.missouridchr.org)

Missouri Health Care for All - [http://mhcfa.convio.net/site/PageNavigator/Materials\\_and\\_Resources](http://mhcfa.convio.net/site/PageNavigator/Materials_and_Resources)

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## 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>



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## Special Thanks

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



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**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>



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