



SPOTLIGHT ON... Health Care Reform Post Election

Thoughts on Health Care Reform by Eleanor Pearlman, LWVO Health Advocate

The LWVUS was an active advocate for passage of the federal Affordable Care Act (ACA) signed into law in 2010. It is a complex law that phases in a number of important enhancements over several years. One must remember that we were looking at a broken system where, although we spent twice as much per person on health care as other industrialized countries, we had no better outcomes, and we are the only industrialized country without universal health coverage. Millions in our country have no insurance coverage. Much money has been spent in emergency care instead of preventive care. Coverage is often linked to employment and in this economic downturn those that lost their jobs also lost the opportunity for health coverage.

What are some of the changes that the new law provides? AARP has distilled the law into easy-to-use pieces that are accessible at www.aarp.org/getthefacts. Here is a summary related to the uninsured and most vulnerable citizens:

1. covers people with preexisting conditions and preventive care
2. tax credits will be available in 2014 to help pay for insurance premiums
3. expands eligibility for Medicaid starting in 2014. Currently, in Ohio only childless adults meeting income eligibility can get Medicaid, no matter the medical necessity.

4. starting this year, an adult child can remain on a parent's health care policy up to the age of 26
5. insurance companies cannot place lifetime limits on health coverage nor can it be dropped if you become sick.
6. no co-pays for preventive care.
7. tax credits for small businesses to buy insurance for their employees.
8. support for Medicare recipients to stay at home instead of going into extended care.

While the law has been attacked, often virulently, much of the opposition is based on a generalized feeling about the law: It is socialism, it is too costly, and it takes away freedom of choice. The most unpopular provision requires most people to get health insurance whether they want it or not.

Yet, when one examines the provisions listed above, they are individually popular. People want to have preexisting conditions covered, they want children to be covered on their parents' policies, and they want to prevent insurance companies from placing lifetime limits on policies and from being able to drop sick patients.

None of these features can be effectively implemented without expanding the current pool of insured individuals. This means that the pool needs to be larger to spread actuarial risk and healthier (i.e. younger) in order to cover the increased costs of insurance. Without this expanded health coverage, it is too costly to work. The League can play a critical role in educating people by explaining the insurance requirement and that the law will improve quality while limiting unnecessary spending. The best ideas of the nation's health care experts have been incorporated into the law, but because of an on-going campaign of misinformation the public is really unaware of its provisions and its importance not only to the health care system but also to themselves and their families.

If your local League would like to have speaker on Health Care Coverage and the new law, please contact Ohio Consumer Voices for Health Care. Phone---.614-456-0060. The Ohio League is a supporter of this organization.

[Thank you to Cathy Levine of the Ohio Consumers for Health Coverage for her input.]