

The Health Care Law and You





Affordable Care Act: Why Now?

- Health insurance market was working well for the insurance industry, but not for patients & clinicians
- 50+ million Americans were uninsured, tens of millions more were underinsured, and those with coverage were often afraid of losing it
- Many medical practices work without support they need to provide coordinated, patient-centered care that is safe and effective





A Broken System

- Essential care providers face crushing paperwork, uncertain payment, and rising health care costs
- Insurance bureaucracy was adding more paperwork to doctors' practices, reducing their time with patients
- Patients with no coverage or limited coverage forego or delay seeking needed care
- Health care outcomes in the U.S. continue to lag behind many other countries, despite spending far more on care





5 Ways ACA Benefits You & Your Patients

- New consumer protections hold insurers accountable
- Expand insurance coverage to more than 34 million people
- Reduce administrative burden so you can spend more time with patients
- New models create more opportunities to coordinate care
- New protections strengthen patient coverage, your practice, and the entire health care system





These abuses used to be legal:

USA TODAY ■ Home ■ News ■ Travel ■ Money ■ Sports ■ Life ■ T

News » Health & Behavior ■ Fitness & Nutrition ■ Your Health: Kim Painter ■ Medic

Low health insurance caps leave patients stranded

Posted 7/14/2008 6:30 PM | Comment | Recommend

THE HUFFINGTON POST
WellPoint Routinely Targets Breast Cancer Victims For Rescission

abc NEWS

Newborn Denied Health Insurance Coverage Days After Life-Saving Heart Surgery

The new law ends these practices for good.





Ensures Fair Treatment for Patients & Providers

New protections end the worst insurance industry excesses & abuses:

- Health care premiums more than doubled in past 10 years, while insurance company profits rose
- Law will prevent denials of coverage, including for pre-existing conditions
- Insurers can't cancel coverage because a patient made a mistake on their coverage application
- Insurers won't be able to charge women more than men
- Eliminates lifetime benefit limits and phases out annual limits
- Insurers are also required to spend 80-85% of premium dollars on patient care





Holds Insurance Companies Accountable

BEFORE, insurance companies spent as much as 40 cents of every premium dollar on overhead, marketing, and CEO salaries.



TODAY, insurance companies must spend at least 80 cents of each premium dollar on consumer health care. If they don't, they must repay the money.



Doctors need to be in charge, not the administrators. This is about health, not money. No more million dollar salaries to CEOs of insurance companies and pharmaceutical companies.

- Pediatrician





Expands Coverage & Benefits

- Additional rules for insurers
 - Eliminates exclusions based on pre-existing conditions by 2014; new PCIP plan provides coverage until then
- Expands coverage for 32+ million people
 - Most young adults can stay on their parents' health plans until age 26
- Makes health insurance more affordable through state health insurance exchanges, premium tax credits & subsidies
- Reduces burden of uncompensated care on physicians & hospitals
- Provides tax credits for small business

More patients should be able to come to my practice with their new insurance.

- Pediatrician





Makes Health Care More Affordable

San Francisco Chronicle

Anthem withdraws rate increases
Insurance: Big hikes fueled furor, legislation

April 30, 2010 | By Victoria Colliver, Chronicle Staff Writer

Los Angeles Times

Blue Shield cancels insurance rate
increase

March 16, 2011 | By Duke Helfand, Los Angeles Times

The New York Times

BUSINESS BRIEFING | HEALTH CARE

Connecticut Rejects Insurance Rate Increase

By THE ASSOCIATED PRESS

Published: December 3, 2010





Increases Access to Affordable Care: Pre-Existing Condition Insurance Plans

There are PCIP plans in every state for people who've been locked out of the insurance market because of a pre-existing condition like cancer or heart disease.

"When I was diagnosed, they told me I had a 60 percent chance of being cured. That's pretty good odds, but I was also terribly worried about finances. Now I don't feel like we can't afford the treatment."

--Gail O. in New Hampshire

For more, visit www.PCIP.gov.





Increases Access to Affordable Care

Most young adults under the age of 26 can now stay on their parents' health plans – 2.5 million young adults are already benefiting from this provision.

"I honestly don't know what we would have done.... There was no way we could have afforded it. I might not be here right now."

--Kylie L., 23, in Illinois, who credits the health care law for enabling a life-saving heart transplant





Strengthens Medicare

- Preserves guaranteed benefits under Medicare
- Makes recommended preventive services available without cost-sharing
- Provides patients with an annual wellness visit
- Reduces cost-sharing across the board
- Gives a 50% discount on covered brand-name drugs in the prescription drug donut hole – an average savings of nearly \$600 per person in 2011. Closes the donut hole in 2020.
- Includes strong anti-fraud measures, including tougher penalties for criminals
- Makes both routine preventive care & necessary treatments more affordable



Increases Access to Affordable Care

Investing in training new clinicians and providing bonus payments to primary care doctors can add thousands of new doctors and nurses around the country.



Many people who don't have insurance use the ER for their medical care, which is costly and disjointed. Medical debt accounts for half of all bankruptcies, which is hard on families and the doctors and hospitals that provide the uncompensated care.

- Orthopedist





Helps Reduce Administrative Burdens

- Creates new rules that standardize and simplify claims & payment processes
 - Fewer phone calls to patients & plans
 - Reduced postage & paperwork costs
- Supports your use of Electronic Health Records
- Invests in programs designed to help you transition to electronic payment & record systems

We want you to be able to spend more time in the exam room, and less on administration.





Potential Financial Benefits for You & Your Practice

- Provides Medicare bonus payments for primary care physicians & general surgeons
- Increases Medicaid primary care payments
- Increases geographic adjustments to Medicare physician payments in 42 states and territories
- Provides small business tax credits for employee health insurance that many practices may be eligible for
- Streamlines claims processing requirements that increase administrative costs
- Makes sure 32 million patients have good coverage for your care





Opportunities & Incentives for Improved Care

- Builds on best practices of physicians & medical groups across the country
- Developing and implementing important payment and delivery system reforms, focused on:
 - Expanding team-based care coordination
 - Rewarding clinicians for care outside of traditional face-to-face visits
 - Focusing on aggressive management of chronically ill patients
 - Expanding access to home-based care
 - Ensuring clinicians have seamless, secure ways to share patients' medical records





Invests in Electronic Health Records

- The Recovery Act created financial incentives for providers who adopt EHRs
 - **176,049+ providers** registered for the Medicare & Medicaid EHR incentive programs
 - **\$2.5 billion+** already paid out in incentive payments
- EHR technology creates better-coordinated & more efficient care, which leads to safer & higher-quality care
 - Reduced medical errors
 - Reduced redundant tests & procedures
 - Better availability of records & data
 - Improved clinical decision support
 - Improved safety & convenience of electronic prescribing
- Easy & secure access to patient medical histories helps you make better treatment decisions





ACA Programs Happening NOW

- Partnership for Patients
- Accountable Care Organizations (ACOs)
- Bundled Payments for Care Improvement
- Comprehensive Primary Care Initiative & Federally Qualified Health Center (FQHC) Advanced Primary Care Practice Demonstration
- New Models of Care & Payment to Support Medicare-Medicaid Enrollees
- Health Care Innovation Challenge & Innovation Advisors Program
- A Million Hearts
- Value Based Purchasing





You got into the health care profession to serve patients — ACA protections are designed to help you keep serving them.



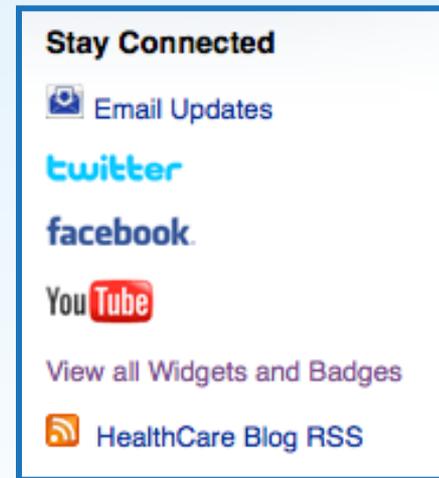


Learn More

HealthCare.gov



Social Networks



- [Insert regional office contact information]
- [Insert additional resources known to presenter]

