



***Building Public Awareness:
Building Public Will***

State and Federal Reform

An organizer's guide brought to you by:



www.healthcare4every1.org
info@healthcare4every1.org
(203) 639-0550



290 Pratt Street, Meriden, CT 06450
www.universalhealthct.org

Federal Reform

Passed in 2010

- ☆ Patient Protection Affordable Care Act (HR 3590)
- ☆ Reconciliation Act of 2010 (HR 4872)

New Law is Health Care Reform American-style

- ☆ Continued role for the private, for-profit market
- ☆ Important role for the government/public sector

3 Main Features of Federal Reform

- ☆ Insurance Reforms to Protect Consumers
- ☆ Promote Better Care & Better Health to Control Costs
- ☆ New Insurance Choices to Cover More People

New Law Phases-in Over 8 Years

- ☆ Many changes take effect starting in 2010
- ☆ 2014 is the “big” year for major change



Insurance Reforms = More Consumer Protection

Highlights include:

- ☆ Ends denial of coverage to people with pre-existing conditions
 - for children starting in 2010
 - for adults starting in 2014

- ☆ Allows parents to keep children up to age 26 on their health insurance policy
 - starting in 2010

- ☆ Stops the insurance practice of cancelling coverage once a person gets sick
 - starting in 2010

- ☆ Requires all insurers to cover physicals and preventive treatments
 - start date varies based on type of insurance coverage

- ☆ Does not allow insurers to put lifetime dollar amount limits on coverage
 - starting in 2010

- ☆ Eliminates the ability of insurers to charge higher premiums based on a person's gender and health status
 - starting in 2014

- ☆ Helps seniors with high prescription drug co-pay costs by phasing out the gap in Medicare prescription drug coverage, known as the "donut hole"
 - gives a \$250 rebate in 2010 and phases out the "donut hole" over 10 years



Promoting Better Care & Better Health = Cost Control Over Time

Highlights include:

- ☆ Focus on prevention and more effective treatment of chronic illnesses
- ☆ Transition to the use of electronic medical records to promote coordination of care and avoid duplication and miscommunication
- ☆ Every person's care is coordinated by a qualified health care professional
- ☆ Reduces disparities in care based on race, ethnicity and income
- ☆ Invests in the health care workforce so we have the doctors and nurses we need
- ☆ Improves home and community-based services to help keep people out of nursing homes
- ☆ Public health programs to fight obesity and tobacco use



New Insurance Choices to Cover More People = A Healthier Nation

☆ *32 million uninsured people would gain access to health care coverage*

☆ *If you have good health insurance coverage, you can keep it*

Highlights include:

2010

- ☆ Each state must establish a High Risk Pool option to offer to adults with pre-existing conditions (federal government offers support to those who qualify to tide them over until 2014 when the health insurance exchanges open up)
- ☆ The Federal government has established a Web site to help people shop for insurance and get additional information, www.healthcare.gov.
- ☆ Federal government offers tax credits to small businesses and nonprofits to offset up to 35% of the cost of providing health insurance for employees

2011

- ☆ CLASS: a new, voluntary long-term care insurance program
 - people can enroll on a voluntary basis if their employer offers the option
 - people pay through a payroll deduction and are qualified for benefits 5 years after enrollment

2014

- ☆ Federal mandate that every person must have health insurance coverage
- ☆ Each state must establish a health insurance exchange for consumers to buy insurance coverage
 - consumer-friendly, one-stop comparison shopping for health insurance
 - offering affordable plans that meet quality standards

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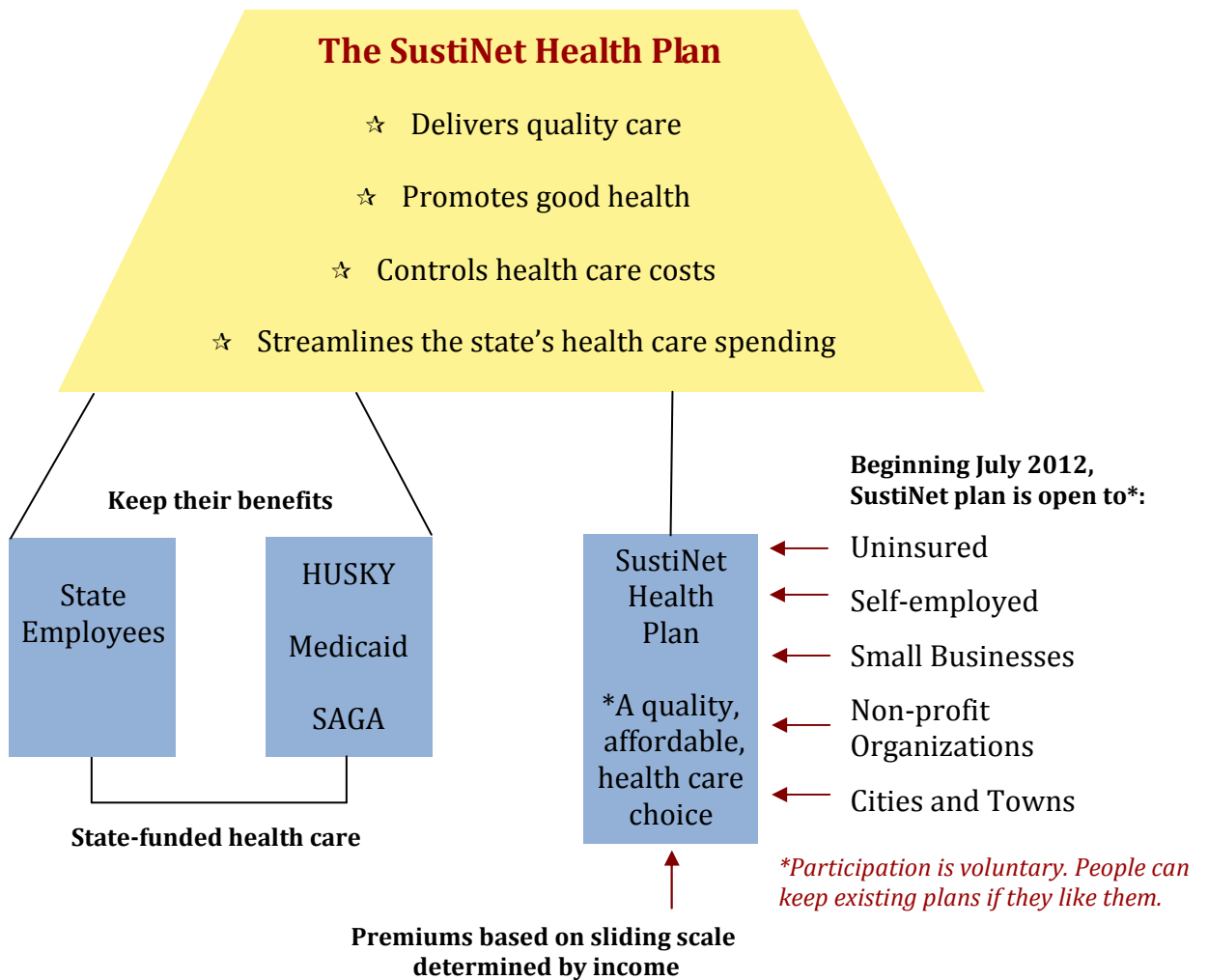


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SustiNet

The New State Health Care Law
(Public Act 09-148)

SustiNet, the state health care law passed July 2009, means better health care choices for everyone. In addition, it uniquely prepares Connecticut to benefit from federal reform.



SustiNet + Federal Reform = A Win for Connecticut

- ☆ It positions CT to leverage new federal dollars
- ☆ It gives CT competitive advantage over other states
- ☆ SustiNet Health Plan will be available in CT starting July 2012
 - a voluntary, affordable, quality choice
- ☆ SustiNet Health Plan can be offered as an option in the health insurance exchange in 2014, when the federal health insurance mandate starts



Health Care Reform Timeline

May 30, 2010

- ☆ SustiNet Board reports on the impact of federal reform on SustiNet

July 1, 2010

- ☆ SustiNet committee and task force reports are due to the SustiNet Board

Summer/Fall 2010

- ☆ Educate and engage the public
- ☆ 2010 state and federal election season – talk to candidates about health care

January 1, 2011

- ☆ SustiNet Board reports to the state legislature with recommendation for implementation of SustiNet

January – early June 2011

- ☆ State legislature must vote on phase two of SustiNet in order to begin enrollment in 2012, etc.

July 1, 2012

- ☆ New SustiNet Health Plan offered to CT residents

2014

- ☆ Federal health care mandate and health exchanges begin

