

Making health care reform work for Alabama

What the Affordable Care Act means for a high-poverty state



Dollie Hambrick Health Reform Organizer Arise Citizens' Policy Project Health Reform Training Montgomery, AL



Welcome!

Our goals for this session are:

- To become more familiar with the Affordable Care Act (ACA) and what it means for Alabama
- To understand what the law has already done and will do
- To understand Alabama's role in health care reform and what you can do to help!



Heads up

Tons of information . . .

Listen for two things:



- Alabama Health Insurance Exchange is a new "marketplace" of affordable coverage for uninsured Alabamians.
- Medicaid expansion will cover low-income adults.



Our broken system

- Nearly 800,000 Alabamians lack health insurance, including about 80,000 children.
- Thousands more are "underinsured."
- Insurance companies discriminate against women and people who get sick.
- Alabama ranks high for many health risks.
- Medical debt is the leading cause of bankruptcy.



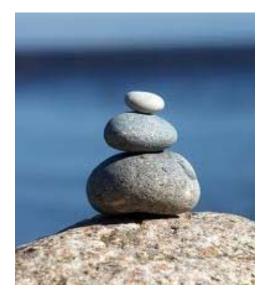
The ACA is a game-changer

- Affordable coverage for everyone
- New protections for all health insurance consumers
- Insurance companies can't discriminate!



What's the basic idea?

- Not a new health care system
- Builds on current system
- Most people will continue to get coverage through work



Biggest changes . . .

How is ACA already helping Alabamians?

- Patient choice of doctor*
- OB/GYN visits without referral*
- No more "pre-existing condition" exclusions for children
- Young adults can stay on their parents' plans to age 26
- Free preventive care*
- More affordable prescription drugs for seniors
- No more lifetime benefit caps, phased-in ban on annual caps*
- Hospitals more accountable to their communities
- Consumer resources at *healthcare.gov*

* Note: Some "grandfathered" plans are currently excluded.

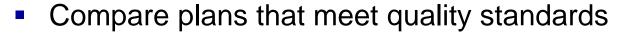




What's ahead for 2014?

The Exchange!

Alabama's new "marketplace" of health insurance options will help uninsured people and small businesses:



- Enroll in coverage that's right for them
- Get tax credits to reduce premium costs





The other biggie for 2014 . . .

Medicaid expands to cover low-income adults

- Vulnerable Alabamians will get free health insurance.
- Regular care will reduce chronic illness and high-cost ER visits.
- Federal government will pay 100% for first three years. After, Alabama's share is capped at 10%.







Wait, there's more in 2014 . . .

- No more "pre-existing condition" exclusions for adults!
- No more annual benefit limits!
- Cap on annual out-of-pocket costs!
- Most Americans must either have health insurance or pay a penalty to cover their uninsured care.
- Members of Congress will get their health insurance through the Exchange.





And . . .

By 2020:



What does Alabama have to do?

Pass enabling legislation in 2012 to:

- Enforce federal health law
- Regulate insurance rates
- Allow external review of consumer appeals
- Establish the Exchange



<u>OR</u>

Let the federal government set up an Exchange for us.



What's the bottom line?

<u>We need your help</u>! Tell your friends, your family, your neighbors, your church members, your co-workers, everyone:

- 1. <u>Alabama needs a consumer-friendly Health Insurance Exchange</u>. We're calling for two consumer advocates on the Exchange board.
- 2. <u>Expanding Medicaid is a bargain we can't afford to miss</u>! Alabama can cover 500,000 low-income workers at one-tenth of the cost.



Thank you!

For more information, visit *healthcare.gov*



Dollie Hambrick

Arise Citizens' Policy Project (800) 832-9060 dollie @alarise.org www.arisecitizens.org