



Making health care reform work for Alabama

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



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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:

- Compare plans that meet quality standards
- 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

OR

Let the federal government set up an Exchange for us.





What's the bottom line?

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

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



Thank you!

For more information, visit *healthcare.gov*



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