What is in the health reform law that will help people of color address their specific health needs?

Daniel E. Dawes, J.D.
The Health Reform Law

- 3rd Anniversary of the Affordable Care Act
- Sweeping changes to health care
- Implemented over the next several years in the following areas:
  - Expanded coverage
  - Data collection & reporting
  - Prevention & wellness
  - Comparative effectiveness research
  - Delivery system reforms
  - Payment system reforms
  - Workforce development
  - Attack fraud and abuse
Health Insurance Consumer Protections

Insurance Reforms (Pre-existing conditions for children, policy rescissions for expensive care/unintentional mistakes, no lifetime limits, restrictions on annual limits)

2010

Nondiscrimination in Health Insurance

Insurance Reforms (Pre-existing conditions for adults; no annual limits)

2015
Health Insurance Reforms Going Forward ...

[Cartoon Image]

Mike Luckovich
Reprinted through Andrews McMeel Syndication
3-23-10

Health Insurer

Your excuses for not providing me coverage have been denied...

Health Care Reform
Health Insurance Benefits

• Preventive Services Coverage Without Cost-Sharing
  • blood pressure testing, cholesterol measurement, cervical cancer screening, depression screening, mammograms, osteoporosis screening, HIV testing, diabetes screening, newborn sickle cell screenings, colorectal cancer screening, cardiovascular screenings, etc

• Essential Health Benefits
  • Ambulatory patient services, emergency services, hospitalization, maternity and newborn care, mental/behavioral health and substance use services, prescription drugs, rehabilitative and habilitative services and devices, laboratory services, preventive and wellness services, pediatric services

• Mental Health Parity and Addiction Equity
Health Insurance Coverage Expansion

Exceptions to the Individual Mandate: (1) Undocumented Immigrants; (2) Religious; (3) Objections; (4) Financial Hardships; (5) Incarceration; (6) Incomes below tax filing household; (7) Membership in an Indian Tribe; (8) Have been without coverage for less than three months; (9) The lowest cost plan option exceeds 8% of household income.

- PCIP
- 2010
- Dependent coverage up to age 26
- Early Retiree Reinsurance Program
- 2011
- 2012
- 2013
- October 2013 - HIE
- 2014
- 2015
- Medicaid Expansion
- HIE Small Businesses
# 2013 Federal Poverty Guidelines

<table>
<thead>
<tr>
<th>Family Size</th>
<th>100%</th>
<th>133%</th>
<th>150%</th>
<th>200%</th>
<th>300%</th>
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<td>$11,490</td>
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<td>$23,550</td>
<td>$31,322</td>
<td>$35,325</td>
<td>$47,100</td>
<td>$70,650</td>
<td>$94,200</td>
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</tbody>
</table>
Example for a Single Person

- $0 – $11,490 [No Subsidies] (Medicaid)
- $11,491 - $15,282 [Subsidies] (Medicaid or HIE)
- $15,283 - $45,960 [Subsidies] (HIE)
Example for a Family of Four

- $0 – $23,550 [No Subsidies]  ➔ (Medicaid)
- $23,551 - $31,322 [Subsidies]  ➔ (Medicaid or HIE)
- $31,323 - $94,200 [Subsidies]  ➔ (HIE)
State Action on Medicaid Expansion

LEGEND:
- Participating
- Undecided
- Undecided (Leaning Towards Participating)
- Undecided (Leaning Towards Not Participating)
- Not Participating
- ACA Lawsuit Participant
Health Insurance Exchange Map

LEGEND:
- **Green**: Declared state-based exchange
- **Yellow**: Planning for partnership exchange
- **Red**: Default to federally facilitated exchange

- **UT and MA** have exchanges in operation, not necessarily ACA compliant

- **Oppose to Undecided**
- **Undecided to Oppose**
- **Undecided to Support**
Workforce Development

- Primary Care Health Professionals
- Behavioral Health Professionals
- Public & Allied Health Professionals
- Community Health Workers/Promotoras
- Cultural Competency Training
- Interdisciplinary Collaboration
Healthcare Delivery Improvement

- PCMH & Community Health Teams
- Accountable Care Organizations (ACOs)
ACO model: Six core components

- Payer Partners
  - Insurers
  - CMS
  - Employers

ACO Management

Population Health Data Management

Health Home

Patients

- Pharmacy
- Home Care
- Ancillary Providers
- Long Term Care
- Public Health Agencies
- Hospice
- Specialists
- Home Acute Care
- Hospitals

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Healthcare Delivery Improvement Cont.

- Readmissions
- Hospital Acquired Conditions (HACs)
- Special Requirements for Nonprofit Tax Exempt Hospitals
Healthcare Delivery Improvements

- Nonprofit Hospitals (March 2012)
- Hospital Acquired Conditions (October 2014)
- ACO
- PCMH
  (The federal government will allow two years of funding)
- Hospital Readmission (October 2012)
Understanding health disparities: data collection and analysis

- New Demographic Collection/Reporting Requirements
Impact of Health Reform – 3 Years After Passage

- Over 3 million young people have gained health insurance coverage under the ACA – half of which are racial and ethnic minorities.

- Over 100 million people have gained preventive services coverage at no cost sharing.

- And over 62 million individuals who experience mental health challenges will for the first time gain access to mental health and substance use disorder benefits that are on par with medical and surgical benefits.