



HEALTHCARE.GOV

Affordable Care Act

Policy and Implementation Briefing

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*"Our goal is for all Americans to live healthier,
more prosperous, and more productive lives."*

- Secretary Kathleen Sebelius

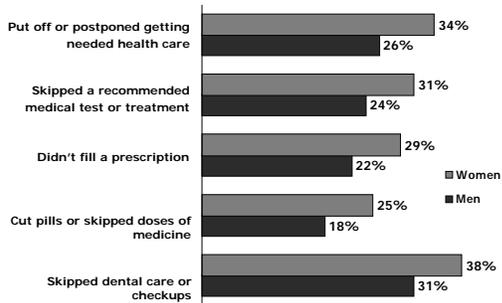


Critical Need for Health Reform

- 51 million uninsured Americans
- \$2.6 trillion spent annually on healthcare
- 17.9 % of our economic output tied up in the health care system
- Without reform, by 2040, 1/3 of economic output tied up in health care

Barriers to Health Services, by Gender, 2010

Percent of men and women who say they or a family member have done each of the following in the past year because of COST:



Source: Kaiser Health Tracking Poll: (March 2010).



Top Ten Leading Causes of Death

<u>Women</u>	<u>Men</u>
■ Heart Disease	■ Heart Disease
■ Cancer	■ Cancer
■ Stroke	■ Unintentional Injuries
■ Chronic lower respiratory diseases	■ Chronic lower respiratory diseases
■ Alzheimer's disease	■ Stroke
■ Unintentional injuries	■ Diabetes
■ Diabetes	■ Suicide
■ Influenza and pneumonia	■ Influenza and pneumonia
■ Kidney disease	■ Kidney disease
■ Septicemia	■ Alzheimer's disease

Affordable Care Act Overview

- Rein in insurance premiums rates
- Prevent denials of coverage, including for pre-existing conditions
- Make health insurance affordable for middle class families
- Make health insurance affordable for small businesses with tax cuts

Affordable Care Act Overview

- Provides coverage to young adults up to the age of 26
- Strengthens Medicare benefits with lower prescription drug costs for those in the 'donut hole,' chronic care, and free preventive care
- Prohibits plans from imposing lifetime and annual limits on the dollar value of benefits, and from rescinding coverage when you get sick

Affordable Care Act Overview

- Expanded Medicaid Coverage
 - to include individuals with incomes up to 133 percent of the poverty level

Highlights in 2010

- Establishment of State and National Temporary High Risk Pools
 - MD running program
- Extend coverage to young adults up to age 26
 - 51,868 young adults benefitting from provision in MD
- Provide tax credits to small employers with less than 25 emp and avg annual wages less than \$50k that purchase health insurance
 - 76,800 small businesses eligible in MD

Highlights in 2011

- Eliminate cost-sharing for Medicare covered preventive services that are recommended (rated A or B) by the U.S. Preventive Services Task Force
 - 553,920 Medicare enrollees in MD have received free preventive services
- Require pharmaceutical manufacturers to provide a 50% discount on brand-name prescriptions filled in the Medicare Part D coverage gap and begin phasing-in federal subsidies for generic prescriptions
 - 73,269 Medicare enrollees in MD have received discounts

Highlights in 2011

- **Holds Insurance Companies Accountable for Unreasonable Rate Hikes**
 - Creates a grant program to support States in requiring health insurance companies to submit justification for all requested premium increases
- **Ensures value for premium payments**
 - Requires plans in the individual and small group market to spend 80 percent of premium dollars on medical services, and plans in the large group market to spend 85 percent

Highlights in 2011

- **Increases the number of Primary Care Practitioners** – Provides new investments to increase the number of primary care practitioners, including doctors, nurses, nurse practitioners, and physician assistants
 - Projected to place more than 16,000 health professionals over next 5 years
- **Community Health Centers** - Increases funding for Community Health Centers to allow for nearly a doubling of the number of patients seen by the centers over the next 5 years
 - 137 community health centers in MD eligible for funding
 - 266,172 patients treated in 2009 at federally supported health centers in MD

Highlights in 2011

■ Center for Medicare & Medicaid Innovation

- Encourage innovative payment and delivery models, such as medical homes
- Partnership for patients
- Hospital Value-Based Purchasing Program

■ Independent Payment Advisory Board

- Recommend ways to target waste in the Medicare program, reduce costs, improve health outcomes for patients, and expand access to high-quality care

Highlights in 2012

■ Prevention Guidelines for Women

- Historic guidelines for coverage of preventive health care services
- Contraception and contraceptive counseling
- Domestic Violence Screening and counseling
- Breastfeeding support, supplies and counseling
- HIV screening and counseling
- HPV testing for women over 30
- Well-woman visits
- STD counseling
- Screening for gestational diabetes

Highlights in 2012

■ Essential Health Benefits

- Ambulatory patient services
- Emergency services
- Hospitalization
- Maternity and newborn care
- Mental health and substance use disorder services, including behavioral health treatment
- Prescription drugs
- Rehabilitative and habilitative services/devices
- Laboratory services
- Preventive and wellness services and chronic disease management
- Pediatric services, including oral and vision care

Moving Forward

- Exchange Implementation
 - Exchange certified by January 1, 2013
 - State partnership model available
 - HHS will operate exchange for States that do not elect to operate or do not receive approval to do so by January 1, 2013

Moving Forward

- Pending litigation, states nationwide are continuing efforts to implement the ACA
- The United States Supreme Court heard oral arguments on March 26-28
 - A ruling is expected in late June

Resources:

- Affordable Care Act website – www.healthcare.gov
- Health IT website – www.healthit.gov
- Center for Consumer Information & Insurance Oversight website – <http://cciio.cms.gov>
- Affordable Care Act Spanish website – www.cuidadodesalud.gov

