



# Health Care Reform On the Line Why It's Important to Latinos

*A Presentation on the Patient Protection and Affordable Care Act*

# Why Do We Need Health Reform?

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Do you know anyone who:

- Has been denied health coverage due to a pre-existing condition?
- Stayed in a job he didn't like just to keep health insurance?
- Works in a job (or several) that doesn't offer coverage?
- Doesn't earn enough to buy insurance?
- Can't find a job that provides health benefits?
- Has large medical debt?



# Why Do U.S. Latinos Need Health Reform?

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- Latinos lag in health indicators – life expectancy, prevalence of chronic disease, etc.
- 32% of Latinos were uninsured in 2009
  - vs. 16.3% of all Americans
- 50% of Latinos don't have a regular doctors
  - Vs. 20% of whites



# Introduction

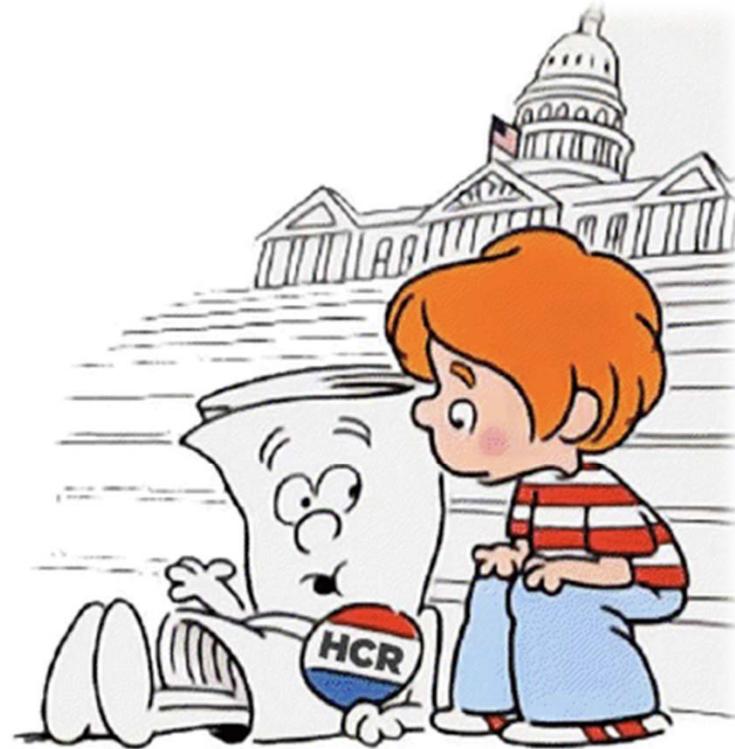
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March 23, 2010:

The U.S. enacts  
comprehensive health  
reform legislation:

“The Patient Protection &  
Affordable Care Act”  
(ACA) - “Obamacare”

**It’s not perfect, but it’s a  
good start.**



*I don't know if you know this, but  
I'm kind of a big deal.*

# Benefits of the Affordable Care Act

- ▶ People no longer denied coverage due to a pre-existing condition
- ▶ Ends annual and lifetime insurance benefit caps
- ▶ Closes the donut hole for Medicare
- ▶ Expands Medicaid
- ▶ Allows young adults to be on parents insurance until age 26
- ▶ Eliminates co-pays and deductibles for preventive care



# How the ACA Expands Coverage – for Citizens

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- If you have coverage, you keep it.
- If you don't have coverage, you go to the new marketplace, the "Exchange"
  - All adults with incomes up to 133% FPL\* will be eligible for Medicaid – if Ohio does the expansion
  - Other people choose from private insurance plans and get tax subsidies to make it affordable
  - Small businesses purchase through Exchange – better coverage at lower cost
  - Estimated 5.4 million Latinos in US will get coverage



# Federal Poverty Levels for 2012

2012 Annual Federal Poverty Guidelines						
Household size	100%	133%	150%	200%	300%	400%
1	\$11,170	\$14,856	\$16,755	\$22,340	\$33,510	\$44,680
2	\$15,130	\$20,123	\$22,695	\$30,260	\$45,390	\$60,520
3	\$19,090	\$25,390	\$28,635	\$38,180	\$57,270	\$76,360
4	\$23,050	\$30,657	\$34,575	\$46,100	\$69,150	\$92,200
5	\$27,010	\$35,923	\$40,515	\$54,020	\$81,030	\$108,040
6	\$30,970	\$41,190	\$46,455	\$61,940	\$92,910	\$123,880
7	\$34,930	\$46,457	\$52,395	\$69,860	\$104,790	\$139,720
8	\$38,890	\$51,724	\$58,335	\$77,780	\$116,670	\$155,560



*UHCAN Ohio is a statewide nonprofit organization working for high quality, accessible, affordable health care for all Ohioans.*

# How the ACA Expands Coverage – for Non-Citizens Here Legally

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- If you have coverage, you keep it.
- If you don't have coverage, you go to the new marketplace, the "Exchange"
  - All legally present adults choose from private insurance plans
  - Tax subsidies are available for people 100-400% FPL
  - Small businesses purchase through Exchange – better coverage at lower cost
  - Current 5 year bar on Medicaid for legally present immigrants still exists – in Ohio you must also work 40 quarters



# Exchange: Health Insurance Marketplace in 2014

- ▶ Easy shopping - enables apples to apples comparisons of health plans
- ▶ Gives consumers **more choices and control** over their plans.
- ▶ Tax credits to make it affordable
- ▶ Gives people & small businesses same protections as large businesses
  - ▶ No more discrimination
- ▶ Congress will get its coverage through the same Exchanges.
- ▶ 1.4 mil Ohioans may use Exchange



# How to Cover Almost Everyone:

## 1. Guaranteed issue

- Prohibits denial due to pre-existing conditions.

## 2. Subsidies

- Make insurance affordable for everyone
- Medicaid expanded to all adults up to 138% FPL

## 3. Individual Responsibility Requirement (a.k.a. “mandate”)

- Requires almost everyone to buy insurance, so that everyone pays their fair share
- Exemptions available
- Will only affect 1-7% of people



# Who does the ACA Help?

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- ✓ **Americans with Chronic Health Conditions**
- ✓ **Communities of Color**
- ✓ **Older Adults**
- ✓ **Persons with Low Incomes**
- ✓ **Women**
- ✓ **Young Adults**



# The ACA and Health Disparities

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- Expands funding for community health centers to double number of patients served (1100 new chc sites)
  - 35% of patients served by CHCs are Latinos
- Provides funding for health prevention programs
  - Community Transformation Grants, the innovation Grants program, others)
- Requires hospitals to do community needs assessments and community benefits plans;
- Requires data on race and ethnicity to be collected by all public health and health care organizations;



# The ACA and Health Disparities:

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- Provides funding for community health workers;
- Provides funding to increase workforce development activities;
- Supports the development of new models of care;
- Creates exchanges where the uninsured will go to purchase insurance – 5.4 million Latinos by 2019
- Creates Navigators to help people find insurance and learn to use their benefits.
- Elevates the office of minority health and establishes offices of minority health in several federal agencies.



# What's Happening Now?

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Some provisions are in effect:

- Insurance companies cannot drop you if you get sick
- No more lifetime limits (6.1 million Latinos with private ins)
- Young adults can stay on their parents insurance up to age 26
  - Helps an estimated 736,000 Latino young adults in the US
- Children with pre-existing conditions can not be denied coverage
- No co-pays for preventative services (6.1 million Latinos)
- Free Medicare prevention screenings (3.7 million Latinos)
- Relief in Medicare prescription drug “donut hole”

Other provisions will go into effect in 2014.



# What's Happening Now in Ohio?

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- Ohio Office of Health Transformation is modernizing Medicaid to provide better care at lower costs, using ACA
  - “Health Homes” – integrated physical and behavioral health care for people with severe mental illness
  - Better integrated care for people on Medicare and Medicaid
  - Will they do Medicaid Expansion?
- Consumers and other stakeholders giving input into Exchange bill in Ohio General Assembly
- Hospitals are beginning to do community needs assessments;



# The Supreme Court Upheld the ACA Now What?

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- States are required to implement the ACA. It is the Law.
- Ohio has not begun work on our Exchange. We will likely have a federal facilitated or “partnership” Exchange in 2014
  - Most stakeholders – insurance industry, hospitals, providers, consumers – think we should plan our own Exchange
- Navigation is a key issue whether it is a state, partnership, or a federally facilitated exchange.



# Medicaid Expansion: US Supreme Court Made it Voluntary

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- The law requires states to expand Medicaid to cover all adults up to 138% (about 30,000 for a family of 4), of poverty.
- Federal government pays 100% in 2014-2016; gradually down to 93% between 2017-2019.
- Before Supreme Court decision, states failing to expand Medicaid could lose federal Medicaid funds
- Supreme Court eliminated penalty – states decide



If the ACA Does All This  
Why is it Under Attack?

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**Your Turn!**



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# Take Action with UHCAN Ohio

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- We are always looking for people who are passionate about health care and Ohio communities.
- Contact ([ncarter@uhcanohio.org](mailto:ncarter@uhcanohio.org)) if you enjoy any of the following
  - Writing letters to the editor
  - Calling legislators
  - Calling volunteers
  - Attending rallies and events
  - Hosting a house party
  - **Sharing your story with others**



# Where is this info needed?

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- Please take your blank notecard, and fill in the following:
  - Name and Organization if any
  - Phone Number
  - E-mail Address
  - Organizations or groups you could connect us with who could benefit from this presentation
  - Whether you would like to learn to give this presentation or volunteer with us in another way



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# CALL US FOR HELP

## 614-456-0060 x233



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## FOR MORE INFORMATION

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[www.ohioconsumersforhealth.org](http://www.ohioconsumersforhealth.org)

[www.aarp.org](http://www.aarp.org)

[www.communitycatalyst.org](http://www.communitycatalyst.org)

[www.familiesusa.org](http://www.familiesusa.org)

[www.healthreformgps.org](http://www.healthreformgps.org)

[www.kff.org](http://www.kff.org)

[www.healthcare.gov](http://www.healthcare.gov)

**UHCAN Ohio**

[www.uhcanohio.org](http://www.uhcanohio.org)

**614.456.0060**

# Social Media

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- Become a fan of UHCAN Ohio on Facebook ([www.facebook.com/uhcanohio](http://www.facebook.com/uhcanohio))



- Follow us on Twitter ([www.twitter.com/uhcanohio](http://www.twitter.com/uhcanohio))

