



Affordable Care Act: What's Law, What's Coming

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Every week, **10 Missourians**
die because they are uninsured.

-Families USA



Supreme Court decision



• Affordable Care Act is constitutional

• Health Reform moves forward

What's happened already?

New coverage, better coverage,
more accountability



...New Coverage

- **Children** with pre-existing conditions can't be denied
- **Adults** with pre-existing conditions can now get insurance through a Pre-Existing Condition Insurance Plan
 - 1,367 Missourians
- **Young adults** up to age 26 can be on parents' health insurance
 - 3.1 million in US; 55,000 in MO



...Better coverage

- **Preventive care covered at no cost**
- **No dropping coverage if you get sick**
- **No more lifetime caps**



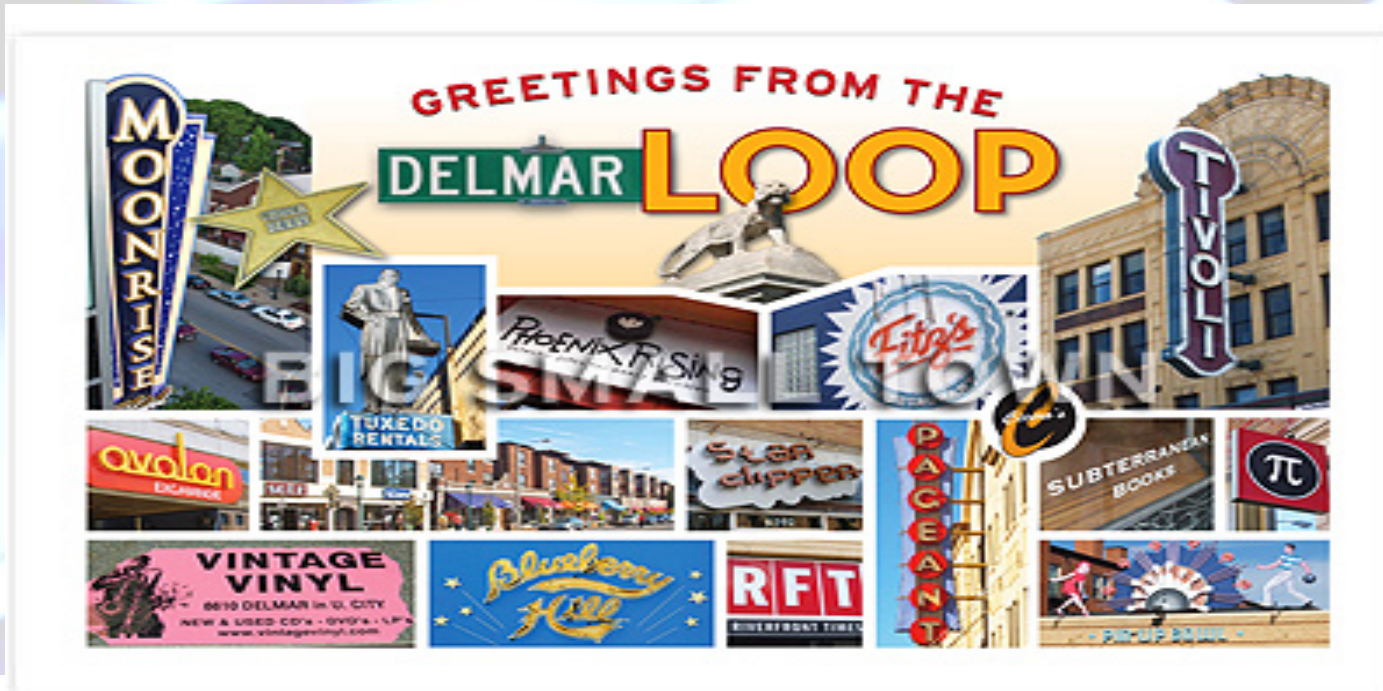
...Holding insurance companies accountable

- Health insurance companies have to spend **80-85% of premiums** on medical care (or refund consumers)
 - In 2012, 600,000 Missourians received refunds averaging \$173.
- New oversight of **premium hikes**



...Support for small businesses to offer health insurance

- **Tax credit for small employers** with up to 25 employees & wages averaging less than \$50,000



...Improving Medicare

- **Better prescription drug coverage**
- Free preventive care
- Enhanced payments for **primary care** physicians and general surgeons



What's coming January 1, 2014?

Quality and affordable health
insurance for all



2014...Health insurance for all

- No denials for “pre-existing conditions”
- No price discrimination based
 - Health status
 - Gender
 - Occupation



2014...Better health insurance



Plans must cover “Essential services:”

- Preventive care
- Hospitals
- Prescription drugs
- Maternity care
- Mental health & substance abuse
- And more



...Reality check on insurance costs



	Median Household Income
US	\$50,000
MO	\$47,640

	Average Premium
Individual	\$5,600
Family	\$15,700



2014...Making it easier to buy insurance

Health Insurance Exchanges

- “One stop shopping”
- Easier comparison shopping
- Reduces marketing costs
- For individuals & families who don't have affordable employer sponsored insurance
- small businesses too



Health Insurance Exchanges...

2 New Options

Help for the middle: **Sliding scale premiums**

- \$19,000 - 77,000 for a family of three
- \$11,000 – 45,000 for an individual

Help for lower income workers: **Medicaid**

- Up to \$26,000 for a family of three
- Up to \$15,000 for an individual



Beth

I'm 25 years old & I am covered under my parents health insurance until I turn 26.
What can I do to get health insurance when I turn 26?



- **Employer Sponsored Insurance**
- or
- **New Exchange Options**
 - Medicaid plans
 - Plans with sliding premiums
 - Plans with new protections

Medicaid and the States

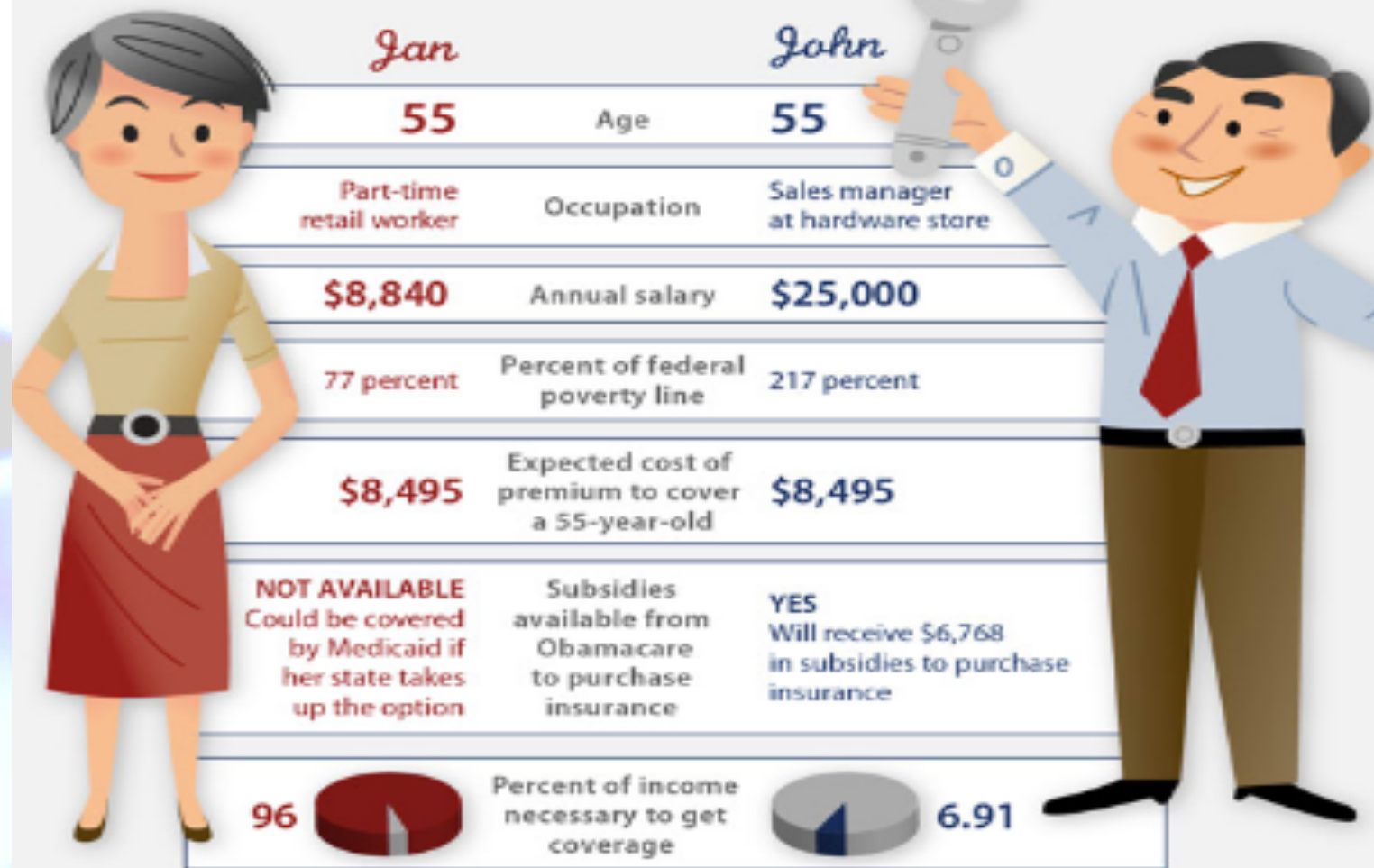
Missouri has a choice...



The Medicaid Expansion

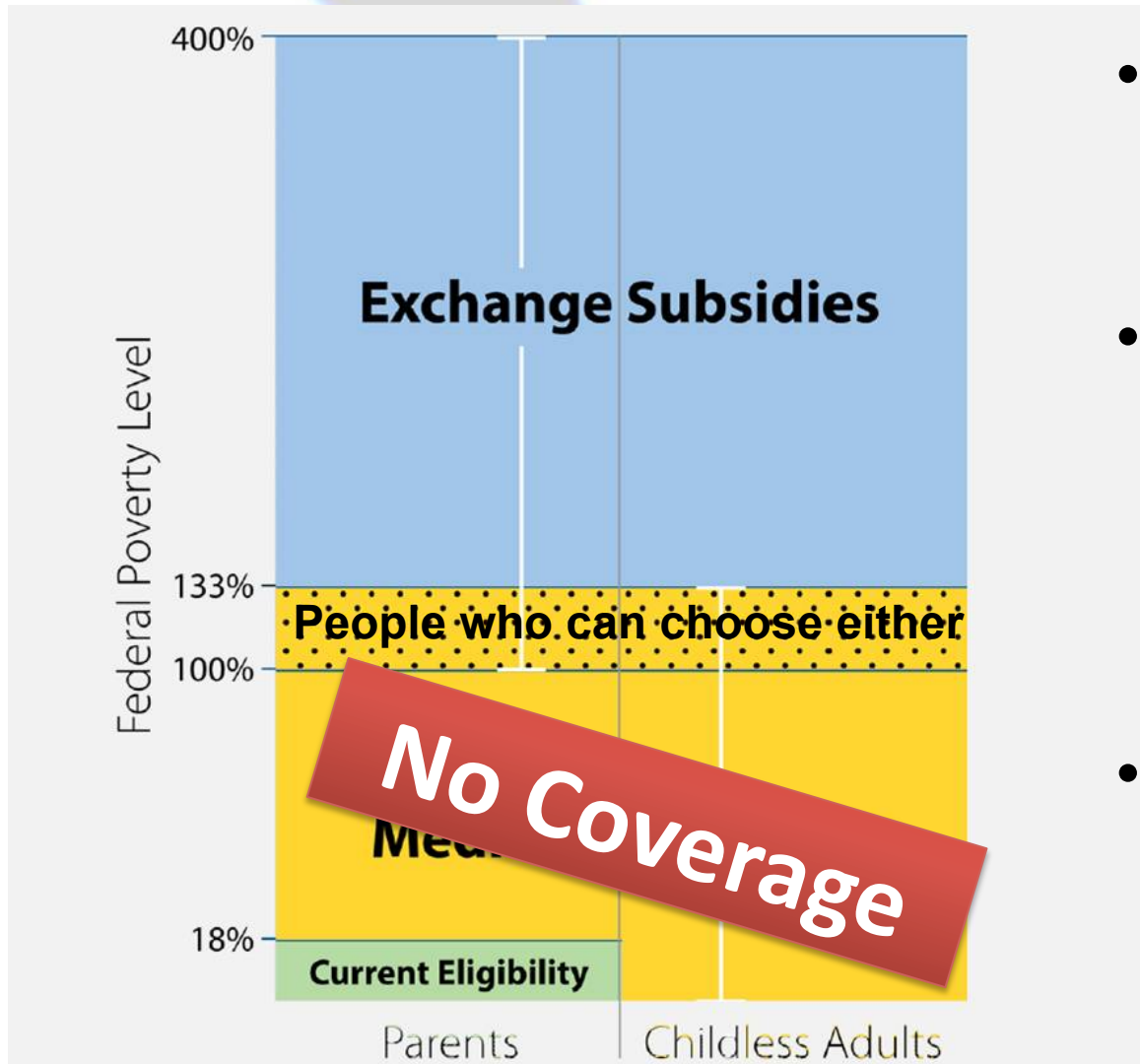
- Will cover **all working people**
 - Currently, only adults who can get are
 - Parents
 - People with disabilities who cannot work
- Will raise very low income limits
 - **Parents** in family of 3 can't earn more than **\$6,873/yr**
 - Individuals with **disabilities** are limited to **\$9,000/yr**

Here's how this plays out among the two neighbors, Jan and John:



Source: Kaiser Family Foundation, "Health Reform Subsidy Calculator," available at <http://healthreform.kff.org/subsidycalculator.aspx?source=QL>. For Jan's scenario, the calculator assumes she will be covered by Medicaid, so the author calculated Jan's premiums as a 55-year-old worker making just above the Medicaid eligibility limit.

Without Medicaid: Who's left out?



- Beth, Jan...
- Adults who do not have dependent children
- Parents who earn more than \$6,873 a year (family of 3)

Medicaid is a good choice for states...

It's up to us to implement it in Missouri.



Affordable Care Act

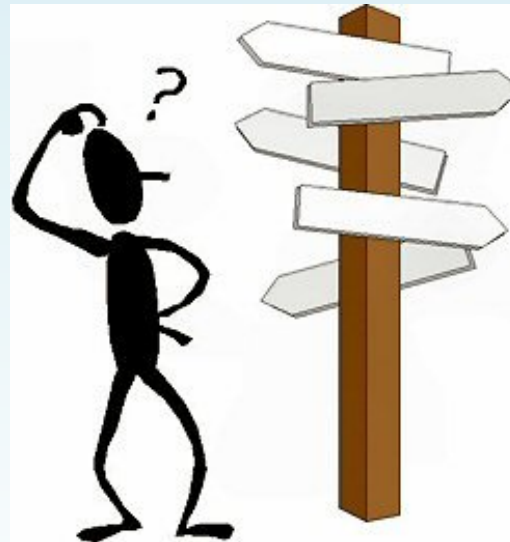
To sum it up...

- **What's already happened...**
 - Coverage for kids, young adults, and seniors
 - Help for small businesses
 - Holding insurance companies accountable
- **What's coming...**
 - Making health insurance accessible & affordable
 - For all? Medicaid Expansion

Questions?



So...Now What???

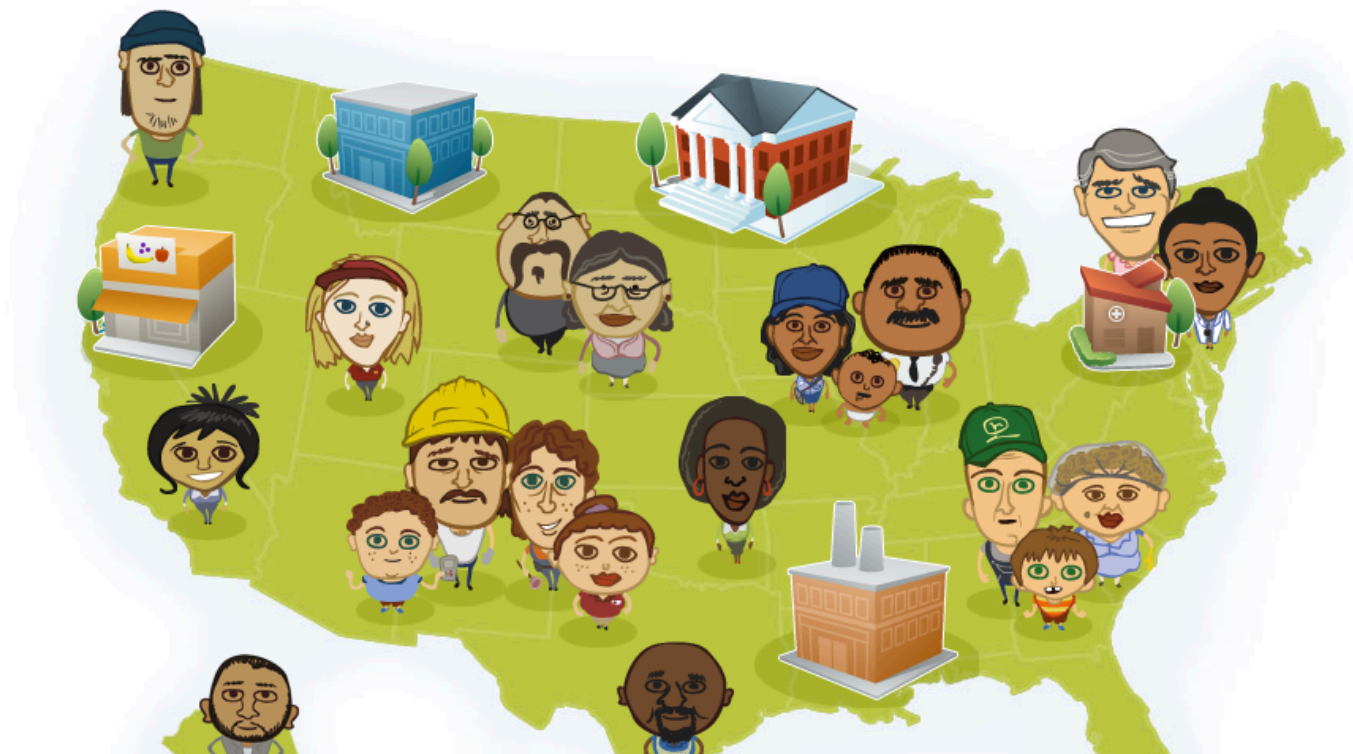




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Illustrating Health Reform: How Health Insurance Coverage Will Work

Click on the YouToon characters and Main Street businesses to view their illustrative profiles and learn how the Affordable Care Act will affect their coverage. Access downloads, additional resources and video explainers. View "[Health Reform Hits Main Street](#)" to learn more about the problems with the current health care system, the changes that are happening now, and the big changes coming in 2014.



What You Can Do



- **Educate others**
- **Share your stories about how the new law helps you, your family and friend.**



Now what?

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