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

Nondiscrimination in Health Insurance

2010  2011  2012  2013  2014  2015
Health Insurance Reforms Going Forward...
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.

Individual Mandate

PCIP

Medicaid Expansion

2010
2011
2012
2013
2014
2015

October 2013 - HIE

HIE Small Businesses

Dependent coverage up to age 26

Early Retiree Reinsurance Program
# 2013 Federal Poverty Guidelines

<table>
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<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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</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] \rightarrow \text{(Medicaid)}
- $23,551 - $31,322 [Subsidies] \rightarrow \text{(Medicaid or HIE)}
- $31,323 - $94,200 [Subsidies] \rightarrow \text{(HIE)}
State Action on Medicaid Expansion

**LEGEND:**
- Participating
- Undecided (Leaning Towards Participating)
- Undecided
- Undecided (Leaning Towards Not Participating)
- Not Participating
- ACA Lawsuit Participant
• 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

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

Payer Partners
- Insurers
- CMS
- Employers
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.