

The ACA and you



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health. The ACA goes far beyond the extension of health insurance coverage to all dependent children age 26 and younger. Some consumer protections include:

- Regulating annual limits on insurance coverage
- Eliminating lifetime limits on essential benefits
- Prohibits insurance companies from rescinding coverage
- Prohibits denial of coverage based on pre-existing conditions
- Establishes consumer assistance programs to help navigate the insurance system¹

Another benefit of the ACA is improved health care quality and lower costs for consumers. A new \$15 billion Prevention and Public Health Fund invests in proven prevention and public health programs that can help keep Americans healthy—from smoking cessation to combating obesity. ACA requires that health insurance companies provide its members with preventive medicine counseling for: aspirin regimen to prevent heart disease, alcohol abuse, breast cancer chemoprevention, depression, obesity, STDs, and tobacco use—all at no cost to the enrollee.

The Prevention and Public Health Fund also is being used to increase the availability of primary care physicians, or PCPs. America as a whole has suffered from a shortage of primary care physicians for at least a decade. Incentives are being given to medical students to specialize in family medicine or primary care. Your PCP is your first line of defense in improved medical care. Studies show that when patients' medical care is coordinated through a PCP, they consistently receive a more appropriate level of care, which can result in lower overall medical expenses.²

The Affordable Care Act is undeniably one of the single most important pieces of legislation passed in recent history. It affects every single American. It is important that each of us understands how the ACA affects our health and well-being for the future. This act was signed into law by President Obama in March 2010, but individual reforms will roll out over a four- to 10-year period with the majority of the reforms becoming effective in 2014.

The Affordable Care Act puts in place strong consumer protections, provides new coverage options and gives you the tools you need to make informed choices about your

Health care changes as a result of the ACA are not just for the young and healthy; those over the age of 65 also will benefit from certain provisions pertaining to Medicare.

Under the Affordable Care Act, the life of the Medicare Trust Fund (Medicare) will be extended to at least 2024 as a result of reducing waste, fraud, abuse, and slowing cost growth in Medicare. This will provide you with future cost savings on your premiums and co-insurance. Medicare recipients also can expect a 50 percent discount on brand-name drugs once they reach the “donut hole.” Every year after, you will pay less for your prescription drugs in the donut hole until there's complete coverage of the donut hole in 2020. Between now and then, you will get continuous Medicare coverage for your prescription drugs.

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Another provision of the ACA is the introduction of the Community-based Care Transitions Program, or CCTP. Organizations that participate in this program help transition Medicare patients from an inpatient hospital to the next appropriate level of care upon discharge. The goal is to prevent readmission to the hospital. Nearly one in five Medicare patients discharged from a hospital—approximately 2.6 million seniors—is readmitted within 30 days, at a cost of more than \$26 billion every year.³ Reducing the readmission rate not only saves money for the Medicare program, but also ensures the continued good health of the patient.

The ACA has many provisions and reforms that affect how we receive health care. These changes are affecting the health insurance industry as a whole. Changes are being made that affect the insurance companies that administer the benefits as well as employers who provide those benefits. The positive implications of the Affordable Care Act should have a significant impact of the overall health of the American people.

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1. OWCP Private insurance companies
 2. Cigna Healthcare Corporation
 3. CMS Study