

From: United Way of King County Public Policy [publicpolicy@uwkc.org]
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To: DeYoung, Jennifer
Subject: What You Need to Know About Health Care Reform

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Many are aware that health care costs in the U.S. are outpacing inflation, taking up an increasing proportion of the federal budget and burdening low and moderate income individuals and families with expenses that can drive them into poverty. One outcome of this trend is decreasing governmental support for other vital economic and human service needs. Nearly 1 in 7 people in the U.S. have no health insurance and utilize hospital emergency rooms for primary care or wait until a condition has become complex and expensive to treat. Even for low income individuals able to purchase health insurance, there are limits and exclusions and a lack of coordination among providers which keep them from having the best care possible. In an effort to address these and other issues, the Affordable Care Act (ACA) was signed into law in March 2010.

The summary below is intended to provide a high level review of a complex topic with more targeted follow up focused on vulnerable populations in subsequent Public Policy Updates.

Goal of the Affordable Care Act:

The goal of the federal Affordable Care Act (ACA) is threefold: to improve health care coverage for low and moderate income people; to rein in the cost of health care in the US; and to improve the health of Americans by better integrating services and coordinating care. Reform is slated to occur in four areas: insurance reform, delivery system redesign, payment reform and coverage expansion.

A constitutional challenge by attorney generals from a number of states resulted in the U.S. Supreme Court ruling (in June 2012) on the constitutionality of the law. The Supreme Court ruled that the ACA requirement for individuals and businesses to have insurance or pay a penalty is constitutional and that each state can decide for itself whether to expand Medicaid coverage to those under 138% of the Federal Poverty Level (FPL).

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What is United Way's interest?

United Way wants to ensure that the vulnerable populations (particularly those we prioritize) have access to integrated health care and services in order to improve their health status, stabilize their lives and maintain or move them to greater self-sufficiency. United Way sees its role as: providing information about the ACA and its implications for vulnerable populations; advocating for the needs of vulnerable populations particularly those experiencing homelessness, individuals with disabilities and older adults; and facilitating access to public benefits they are eligible to receive. In addition, United Way can partner with government, philanthropy and the nonprofit sector to leverage private funding and create innovative ways to improve the desired outcomes.

What is health care reform and how will it affect King County?

The Kaiser Family Foundation provides a simple, animated [overview](#) of the Affordable Care Act (ACA) and the benefits it will bring to individuals across the U.S. Changes will occur and are already taking place in the four major areas listed below— coverage expansion, insurance and payment reform, and delivery system redesign. Briefing papers prepared by Public Health- Seattle and King County (linked below) provide an overview of health reform in Washington State and its impact on King County residents.

- Coverage expansion: To reduce the number of people without health insurance, one of the central provisions of the Affordable Care Act is the requirement that most individuals in the U.S. must have health coverage beginning January 1, 2014 (or be fined for failure to do so). Coverage will occur predominantly through online marketplaces called Health Benefit Exchanges where individuals and businesses can buy affordable coverage (with the help of subsidies and tax credits) and, in some states, through expansion of the Medicaid program to new population groups. For King county, 79,000 uninsured residents could expect to benefit by enhanced Medicaid coverage and 100,800 by affordable insurance options through the Exchange. Washington State is laying plans to expand Medicaid coverage at the same time it is instituting a number of required reforms designed to simplify and streamline Medicaid and reform the delivery system. [Read more here.](#)

- Insurance reform: The Affordable Care Act introduced sweeping changes to the rules and regulations around what health plans can charge individuals and the types of benefits they can (and cannot) cover. These changes aim to make care more accessible, affordable, and transparent to all population groups, especially the sickest and those most in need of care. Equally important, these changes

present an opportunity to shift our nation's systems of care from one focused primarily on treating illness to one focused on preventing illness and promoting health. [Read more here.](#)

- Delivery system redesign: Even though the Affordable Care Act expands access to health care coverage, medical care services alone account for a relatively small proportion of one's overall health. This means that other factors such as housing, nutrition and behavioral health issues heavily influence the health status of the individual. One of the major pieces of delivery system redesign is integrating medical, behavioral health, prevention and social services in an attempt to better health outcomes as well as reduce system costs. King County has had successful integration experiences in the past and hopes to build upon these with two new initiatives. [Read more here.](#)

- Payment reform: The [U.S. ranks](#) highest among all industrialized countries in amount of money spent on health care yet ranks near the bottom in a range of key indicators for healthy lives, access, efficiency, equity, and quality. This stark contrast has led to a shift in thinking about how our health system operates, including how we pay for health care. To read about different approaches to improving quality and outcomes at the same time controlling or reducing costs, [click here.](#)

Work done to date by Washington State and implementation challenges

There are a number of efforts underway in Washington State to improve access to health care benefits as well as implement the Affordable Care Act. To read about these efforts and implementation challenges go to our [blog](#).

What does this mean to me and the clients I serve?

A number of changes in health insurance plans have already occurred as a result of the Affordable Care Act. The biggest challenge, however, will be reaching out to people, particularly the underserved, and getting them enrolled in the appropriate health care coverage. Learn more about this on our [blog](#) and in subsequent Public Policy Updates (subscribe here).

What can I do to become involved?

There are a number of ways that individuals and organizations can get involved including:

- Join the [Consumer Workgroup](#) of the Benefit Exchange Board
- Monitor the activities of the [Washington Benefit Exchange](#)

- governing and advisory bodies** by attending meetings (open to the public) and reviewing meeting minutes and material posted online
- Participate in **webinars and presentations** around the state
 - Get information on progress toward implementation of **Medicaid expansion**
 - Monitor **insurance reforms**
 - Become a partner to support Medicaid enrollment and access to care by providing financial or in-kind resources. Contact patty.hayes@kingcounty.gov

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