 **HEALTHCARE.GOV**


Affordable Care Act

Presentation for Pennsylvania Breast Cancer Coalition

October 13, 2010

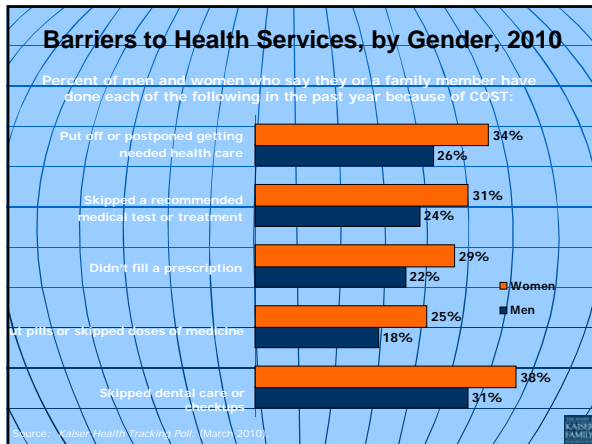
Joanne Corte Grossi, MIPP
Regional Director
U.S. Department of Health & Human Services
Region III
Pennsylvania, Delaware, District of Columbia, Maryland, Virginia, West Virginia

*"Our goal is for all Americans to live healthier, more prosperous, and more productive lives."
- Secretary Kathleen Sebelius*



Critical Need for Health Reform

- 46 million uninsured Americans
- \$2.3 trillion spent annually on healthcare
- 16% of our economic output tied up in the health care system
- Without reform, by 2040, 1/3 of economic output tied up in health care--15% of GDP devoted to Medicare and Medicaid
- Without reform, the number of uninsured would grow to 58 million in 2020



Breast Cancer Facts

- 210,000 new cases of invasive breast cancer will occur among women in the United States during 2010
- An estimated 40,000 women are expected to die from breast cancer this year
- African American women are about one-third more likely to die from breast cancer compared to non-Hispanic white women
- Only about 67 percent of women aged 40 or older have had a mammogram in the last two years
- An estimated 3,700 lives will be saved annually if 90 percent of women 40 and older receive breast cancer screenings

Affordable Care Act Overview

- Rein in insurance premiums rates
- Prevent denials of coverage, including for pre-existing conditions
- Make health insurance affordable for middle class families
- Make health insurance affordable for small businesses with tax cuts

Affordable Care Act Overview

- Provides coverage to young adults up to the age of 26
- Strengthens Medicare benefits with lower prescription drug costs for those in the 'donut hole,' chronic care, and free preventive care
- Prohibits plans from imposing lifetime and annual limits on the dollar value of benefits, and from rescinding coverage when you get sick

Affordable Care Act Overview

- **Expanded Medicaid Coverage**
 - to include individuals with incomes up to 133 percent of the poverty level
 - additional programs and services to help those who need long-term care at home and in the community
- Choose from your plan's network a primary care physician, pediatrician, or OB-GYN without a referral
- Use the nearest emergency room without penalty

Highlights in 2010

- Establishment of State and National Temporary High Risk Pools
 - PA running program
- Extend coverage to young adults up to age 26
 - 32,100 young adults eligible in PA
- Provide tax credits to small employers with less than 25 emp and avg annual wages less than \$50k that purchase health insurance
 - 179,000 small businesses eligible in PA
- Provide a \$250 rebate to Medicare beneficiaries who reach the Part D coverage gap
 - 82,485 seniors in PA have already received rebates

Highlights 2010

- **Health Insurance Consumer Information** – Provides aid to states in establishing offices of health insurance consumer assistance in order to help individuals with the filing of complaints and appeals
- **Early Retiree Re-insurance program** – for those 55 to 64 (including for state governments) - \$5 billion in financial assistance
 - 154,000 retirees in PA retired before they were eligible for Medicare
 - 103 employers and unions in PA approved, including City of Lancaster; The Hershey Company; Juniata College; Commonwealth of PA; Plumbers & Pipe Fitters Local 354; Elizabethtown Area School District; Crayola, and the Pennsylvania State University

Highlights 2010

- **No cost-sharing for preventive health services**
 - Requirement for new health plans
 - Covers mammograms, colonoscopies, cervical cancer screenings, and tests for blood pressure, diabetes, and cholesterol
- **Prevention & Public Health Fund** - \$15 billion for improving prevention efforts and increasing number of primary care professionals
- **National Prevention, Health Promotion, and Public Health Council** – to coordinate Federal prevention activities and a national prevention and health promotion strategy

Affordable Care Act and Cancer Prevention

- The elimination of co-pays, deductibles, and coinsurance for preventive health services will help women gain access to important cancer prevention tools
 - Annual mammograms for women over 40
 - Genetic counseling and a discussion of chemoprevention for certain women at increased risk
 - Regular Pap smears to screen for cervical cancer and coverage of the HPV vaccine

Highlights in 2011

- **Prevention for Women** - new guidelines on women's preventive health care are being developed by doctors, nurses, and scientists
- Eliminate cost-sharing for Medicare covered preventive services that are recommended (rated A or B) by the U.S. Preventive Services Task Force
 - 2.2 million Medicare enrollees eligible in PA
- Require pharmaceutical manufacturers to provide a 50% discount on brand-name prescriptions filled in the Medicare Part D coverage gap and begin phasing-in federal subsidies for generic prescriptions filled in the Medicare Part D coverage gap

Highlights in 2011

- **Holds Insurance Companies Accountable for Unreasonable Rate Hikes**
 - Creates a grant program to support States in requiring health insurance companies to submit justification for all requested premium increases
- **Ensures value for premium payments**
 - Requires plans in the individual and small group market to spend 80 percent of premium dollars on medical services, and plans in the large group market to spend 85

Highlights in 2011

- **Increases the number of Primary Care Practitioners** – Provides new investments to increase the number of primary care practitioners, including doctors, nurses, nurse practitioners, and physician assistants
- **Community Health Centers** - Increases funding for Community Health Centers to allow for nearly a doubling of the number of patients seen by the centers over the next 5 years
- Award five-year demonstration grants to states to develop, implement, and evaluate alternatives to current tort litigation

Resources:

- White House website – www.whitehouse.gov/healthreform
- Affordable Care Act website – www.healthcare.gov
- Office of Consumer Information & Insurance Oversight website – www.hhs.gov/ocio/index.html
- Women’s Health website – www.womenshealth.gov



Thank you!

Contact: joanne.grossi@hhs.gov
