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Health care act in Shoals

THE ISSUE

Residents of Alabama are learning more about how the Affordable Health Care Act will affect them.

Shoals, meet the Affordable Health Care Act. Affordable Health Care Act, meet the Shoals.

That was the introduction, of sorts, that a room full of local residents heard Monday night in Florence.

Alabama Arise, a statewide advocacy group for the poor, made a presentation about the changes to health care that are coming to Alabama and answered questions from the audience. The audience included a good mix of local business people, advocates for the poor, young and old.

Dollie Hambrick, a health reform organizer from Alabama Arise, concedes the health care law is not perfect, but it is a start that can be amended and corrected as needed.

Most residents of the state will continue to receive coverage through their employers, Hambrick said. About 750,000 Alabamians who are not covered by employer-provided insurance will be eligible for coverage through a health insurance exchange or Medicaid.

As different aspects of the law take effect, we suspect most Alabamians will embrace the change.

In declining to establish the state's own health care plan, Gov. Robert Bentley has forfeited control to the federal government. The federal law will put in place a health insurance exchange in which residents can choose insurers. The insurers must provide key forms of coverage: medical areas including maternity and newborn care, prescription drugs, laboratory services, preventative and wellness service, hospitalization and pediatric coverage, and psychiatric and drug abuse coverage.

"It will allow you to buy insurance you can trust, can understand and you know will cover a certain number of categories," Hambrick said.

The coverage will be in place beginning Jan. 1, 2014.

People who cannot afford insurance will be covered by an expanded Medicaid program. People who can afford insurance, but decline to buy it, will face a \$96 penalty.

Questions remain about exactly how the health care act will affect taxes and the federal budget, but in general we believe the law will be an economic engine for Alabama. The state will receive billions of dollars in federal funding, which should lead to many new employment opportunities. Although the federal government will fund the first years of the program, the state will have to pay a maximum of 10 percent of it by 2020. So the primary question for Alabama is how to generate those future funds from within the state.

With some changes already in place and many others arriving soon, we encourage readers to investigate how the law will affect them by exploring the website healthcare.gov or calling the U.S. Department of Health and Human Services at 1-800-633-4227.

The more we know, the better prepared we will be.