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Health care debate misses shortcomings of our system

By M. J. Ellington

Critics of the national health reform law known as Obamacare rarely bring up the life-changing predicaments that led people to push for the law's protections in the first place. Here are some examples:

Scenario 1: An accident happens while you're away from home and you rush your injured child to the nearest emergency room for help. The child is admitted to the hospital and doctors begin repairing the damage, which is extensive. Only then do you remember that your health insurance plan requires you to get permission for treatment outside the plan's provider network before treatment begins. The company refuses to pay a large part of the cost, and the medical bills add up fast, totaling more than your house is worth. You're also about to reach your insurance plan's \$500,000 lifetime limit on coverage.

Scenario 2: You always had health insurance through the company you worked for until you got laid off. It was hard enough when you paid \$650 per month for family coverage while working. Now, without the company contribution, you must pay \$1,800 per month for a plan with a \$5,000 deductible on health expenses before the insurance policy benefits kick in.

Without a job, you can't afford it. Insurers with the cheaper plans you looked at turned you down because you had a torn shoulder muscle last year that may require surgery and your wife is a breast cancer survivor. You go without coverage and hope you don't need it until you can find another job with a plan you can qualify for.

Scenario 3: You are 27, single and working two part-time jobs, neither of which offer employee health insurance. You can't afford it anyway since your take-home pay from both jobs is less than \$12,000 per year. As a young adult who is not classified as disabled, you aren't eligible for Medicaid in Alabama. Last winter when your flu turned into pneumonia and your temperature skyrocketed, you finally went to the emergency room. Bill collectors are still after you to pay the hospital bill, and your credit rating has tanked. Will you ever be able to buy a house or get a student loan if you want to go back to school?

Protections for adults

All of these pitfalls — complicated insurance rules, coverage caps, pre-existing condition exclusions, high deductibles, unaffordable insurance — go away under the Affordable Care Act. Since the law was passed in 2010, various parts of it have been phased in. Now young adults

can stay on their parents' health insurance until age 26. Children can no longer be denied coverage because of a "pre-existing condition."

The same protection for adults will begin in 2014. In the meantime, adults who have been turned down for coverage because of a medical condition can buy insurance through something called the Alabama Health Insurance Plan (AHIP). Seniors can now get free preventive care, and the notorious "doughnut hole" in Medicare prescription drug coverage is closing.

Most other parts of the law will go into effect in January 2014, including the Alabama Health Insurance Marketplace, where uninsured people and small businesses can shop for an affordable health insurance plan online, by phone or in person.

Only private insurance companies licensed in Alabama will be able to offer products in the Marketplace. These companies will compete for your business, bringing down the cost of health insurance for everyone.

But the Marketplace also will be much more than a "Travelocity for health insurance," as some have described it.

Private companies selling insurance in the Marketplace will have to meet specific quality requirements guaranteeing that plans offered will cover basic benefits such as wellness check-ups, medication and hospitalization. Participating insurance companies will give information about their plans in language that is easy to understand, allowing shoppers to compare all the plans in the Marketplace. People seeking coverage will be able to get assistance by telephone or in person at locations around the state.

More affordable

New subsidies based on income will make coverage affordable for more people.

Lack of access to good health care often seems like somebody else's problem — until the unthinkable happens. A catastrophic illness or injury — or a layoff — can strike without warning, and if it does, health care costs can add up fast.

In the coming days, the U.S. Supreme Court will decide whether Alabamians and our fellow Americans get to keep the new health security the Affordable Care Act provides. To learn more about what's at stake, visit www.healthcare.gov.

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