



LEAGUE OF WOMEN VOTERS® OF FLORIDA EDUCATION FUND

Health Care Reform: What Does It Mean for You and Your Family?

The Patient Protection and Affordable Care Act (PPACA) was signed into law in March 2010 to transform the U.S. health care and health insurance system.

Outdated, high-cost health care cannot continue. As a country, we pay more for health care than any other nation (17% of GNP), yet have a lower life expectancy. We are paying for costly, avoidable illness and hospital care, but not for prevention.

PPACA: What's In It (for You?)

- PPACA expands health care insurance consumer protections to all and provides coverage to 32 million Americans who currently do not have insurance.
 - Covers children up to age 26 on parents' insurance, as of October 2010
 - Removes lifetime caps on coverage
 - Removes annual caps on coverage in 2014
 - Insurance available for those with pre-existing conditions
 - Prohibits insurance companies from dropping coverage if premium is paid
 - Medicare benefits will stay at current level, but prescriptions will be more affordable
- PPACA requires states to set up exchanges, or markets for individuals and businesses to purchase health insurance for a set of services.
 - Creates insurance access for small businesses and for people who do not have insurance and do not qualify for Medicaid
 - Creates transparency for insurance purchases so you know what you are getting
- PPACA makes health care more affordable with emphasis on preventive care.
 - No co-pay or deductible for preventive care, such as annual check-ups, vaccinations, colonoscopies, or Pap tests, as of October 2010
- PPACA provides quality improvements and useful information on the quality of care. PPACA gives patients help navigating the health care system and holds hospitals and providers accountable for care.

How will this work?

When everyone has insurance coverage, health care costs decrease. We already pay for the uninsured at the most costly end of the spectrum (emergency and hospital care), not for primary care and prevention. Florida hospitals will save more than \$1 billion by having fewer uninsured patients and less uncompensated care. We will also have savings from quality improvements and the reorganization of Medicare (private Medicare HMO fees).

Florida is not moving forward

- Florida is not implementing the health system improvements of PPACA.
 - Florida filed a lawsuit against the requirement that everyone have coverage.
 - Florida is not moving forward to set up the exchanges for purchasing insurance.
 - Legislators have forfeited millions of dollars in federal grants because the funds were related to PPACA, including \$35 million for services to keep seniors in their homes, instead of the more expensive and less satisfactory option: nursing homes.

What Can You Do?

- Voters need facts, not rhetoric. Invite the League to have a conversation with your community, club, group, or organization. Contact LWVExecutiveDirector@gmail.com.
- Get more information at:
 - Kaiser Family Foundation: www.kff.org
 - U.S. Government: www.HealthCare.gov; www.Medicare.gov
 - Collins Center for Public Policy: www.CollinsCenter.org
 - Commonwealth Fund: www.CommonwealthFund.org

PPACA Quiz

1. Will the health reform law require nearly all Americans to have health insurance by 2014 or else pay a fine? Y N ?

2. Will the health reform law allow a government panel to make decisions about end-of-life care for people on Medicare? Y N ?

3. Will the health reform law cut benefits that were previously provided to all people on Medicare? Y N ?

4. Will the health reform law expand the existing Medicaid program to cover low-income, uninsured adults regardless of whether they have children? Y N ?

5. Will the health reform law provide financial help to low- and moderate-income Americans who don't get insurance through their jobs to help them purchase coverage? Y N ?

6. Will the health reform law prohibit insurance companies from denying coverage because of a person's medical history or health condition? Y N ?

7. Will the health reform law require all businesses, even the smallest ones, to provide health insurance for their employees? Y N ?

8. Will the health reform law provide tax credits to small businesses that offer coverage to their employees? Y N ?

9. Will the health reform law create a new government run insurance plan to be offered along with private plans? Y N ?

10. Will the health reform law allow undocumented immigrants to receive financial help from the government to buy health insurance? Y N ?

Quiz and answers available at: <http://healthreform.kff.org/Quizzes/Health-Reform-Quiz.aspx>