Implementing the Affordable Care Act: Where we are and what’s next

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About NH Voices for Health

• A non-profit health care advocacy organization.
• We coordinate a network of advocacy organizations, consumers & small businesses committed to expanding access to quality, affordable health care.
  • Representing 375,000 consumers statewide
• Our activities:
  • Convening stakeholders
  • Sharing information and promoting a public dialog
  • Expanding the state’s advocacy capacity
  • Advancing savvy and meaningful policy changes on the state and federal level
Patient Protection & Affordable Care Act: A Historic Milestone

- A century in the making
- Builds on & strengthens our current health care system
  - Strengthens and expands coverage options
  - Makes coverage more affordable
  - Makes coverage more stable & higher quality
  - Invests in health care cost control, quality, workforce, public health & equity
- A step forward
Strengthening and Expanding Coverage Options: Public Programs

• Strengthens Medicaid
  • Improved reimbursement
    • In effect for 2 years
  • Federal funding for expanded eligibility
    • The state must include in budget; being debated by the Committee of Conference

• Essential Health Benefits
  • including pediatric dental benefits
  • Starting 2014
Strengthening and Expanding Coverage Options: Public Programs

• Strengthens other public programs
  • Medicare –
    • Improved preventive care – as of 2011
    • Closing the donut hole – in progress through 2020
    • Extending the solvency of the trust fund
  • Children’s Health Insurance Program–
    Extended & increased federal funding – as of 2016

• Streamlined enrollment for public programs – single application is complete and will be used starting October 2013
Strengthening and Expanding Coverage Options: Private Insurance

- Expands access to private coverage
  - Can keep the coverage you have
    - Must meet certain quality standards
  - Access regardless of health status / history
    - Currently for children
    - For adults as of 2014
- Extended family coverage for young adults
  - now
Strengthening and Expanding Coverage Options: Private Insurance

- Improved access to private insurance / choice through the Marketplace / Exchange
  - One stop shop and more transparent shopping
  - Access to premium tax credits
  - Plans must meet quality and affordability standards

- Web portal is available now
- Marketplace website launch this month
- Sales start Oct; coverage begins Jan 2014
Strengthening and Expanding Coverage Options: Private Insurance

- So far, one health carrier in 2014; **likely to have standalone dental plans; also imbedded dental??**
- Expanded employee choice and hopefully more plans as of 2015
- 2 Multistate Plans by 2017
- Questions:
  - Will NH get a multistate plan in 2014?
  - Who will certify plans?
  - Will the state supplement relatively limited federal public education efforts and assistance (with available federal funds)?
Making Coverage More Affordable

• Controls excessive and wasteful costs
  – Promotes preventive care & efficiency
  – Strengths premium rate review – ongoing funding for increased state scrutiny
  – Limits administrative spending – as of 2011

• Makes premium charges more equitable – as of 2014
  – Outstanding question about some of the “rating factors” as HB 668 is pending

• Reducing cost shifting
  – as coverage expands
Making Coverage More Affordable: Tax Credits and Subsidies

• Provides assistance for working families and small businesses
  – Individual premium subsidies & cost-sharing assistance
    • Eligibility: up to 400% / 250% FPL; *Intended* to pick up where Medicaid leaves off
    • Limits premiums and cost-sharing to more affordable levels based on income; based on cost of silver plan, *whether or not includes ped dental*
    • Advanceable, refundable; available through the Marketplace, using “single” application
• As of 2014; can apply in October
Making Coverage More Affordable: Tax Credits and Subsidies

• Small business tax credits
  – Eligibility
    • Fewer than 25 FTE employees
    • Average wages under 50,000
    • Contribute 50% of premium
  – Sliding scale up to 50% (35% for non-profits)
  – Available as of 2010 (up to 35%)
  – Access for 2 years through Marketplace starting in 2014
Making Coverage More Stable & Higher Quality

• New Consumer Protections:
  – No annual and lifetime benefit limits
  – No rescissions
  – Cost-sharing limited; none for preventive services
    • Applies differently to dental plans and services
  – Waiting periods limited
  – “Essential health benefits” package
    • including pediatric oral health coverage
• All in effect by 2014; not all apply to standalone dental
• Question of who will enforce with HB 668 in limbo
Next Steps: The Work Continues

• Decisions continue to be made / challenges need to be addressed
  – Medicaid expansion, consumer assistance, market rules
  – Assistance and standards for standalone plans

• How you can be involved
  – contact elected officials
  – Letters to the Editor, op-eds
  – Join our email list, attend meetings
Next Steps: The Work Continues

• Public education
  – People can only benefit from the new health law if they know what’s in it

• How you can be involved
  – Letters to the Editor, op-eds
  – Talk to your neighbors and friends
For More Information...

• NH Voices for Health: [www.nhvoicesforhealth.org](http://www.nhvoicesforhealth.org) join our mailing lists for updates and attend our public meetings

• [HealthReform.gov](http://HealthReform.gov) learn about the law and search coverage options; Marketplace site

• Kaiser Health Reform Gateway: [www.healthreform.kff.org](http://www.healthreform.kff.org) learn about the law