



**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 *join our mailing lists for updates and attend our public meetings*
- HealthReform.gov *learn about the law and search coverage options; Marketplace site*
- Kaiser Health Reform Gateway:
www.healthreform.kff.org *learn about the law*