

## One Year Later, Health Care Reform Benefits 100,000 Californians



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中文翻譯

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**SAN FRANCISCO** -- Amid a swirl of court challenges from nearly two-dozen states about its constitutionality, and threats of repeal from Republicans, the landmark Patient Protection and Affordable Care Act (ACA) celebrates its first anniversary this week.

Although many provisions in the Act will not go into effect until 2014, those already implemented already have resulted in “hundreds of thousands of success stories,” according to Anthony Wright, executive director of Health Access, a health care consumer advocacy coalition in California.

“Since being signed into law, [ACA] has benefited an estimated 100,000 Californians,” Wright said.

Among the biggest reforms have been consumer protections to prevent insurance-company abuses, and to ensure affordability and security for patients, who already have health care coverage, he said during a teleconference Tuesday to discuss where the state stands one year after the bill was signed into law by President Barack Obama.

California has taken the lead in ACA's implementation by setting up the so-called health benefits exchange, where people can shop online for a health insurance company that best suits their pocketbooks. People who make less than 400 percent of the federal poverty level -- \$10,830 for an individual or \$22,050 for a family of four -- will be eligible for subsidies to purchase insurance through the exchange when it begins in 2014.

That provision gives the state's ethnic communities something to cheer about, noted Ellen Wu, executive director of California Pan-Ethnic Health Network (CPEHN). She said the subsidies will help more than 2.3 million Californians afford health coverage. Of the eligible families, “65 percent will be people of color and 32 percent of the eligible adults will speak English less than well,” she noted.

“We are making sure health reform is health equity,” added Wu. She noted that CPEHN is sponsoring two bills, one of them to ensure that the board members on the exchange represent California's diversity.

ACA will likely cover the estimated 8.2 million uninsured people in California, 58 percent of whom are Latino, according to Chad Silva, statewide policy analyst of the Latino Coalition for a Healthy California.

B. Darcel Harris, executive director of California Black Health Network, said that although only about 6 percent of California residents are African Americans – about 2.2 million people – “we bear a higher rate of health disparities when compared to almost every other population.”

ACA, he added, “took huge steps towards addressing these major health inequities and putting in motion the type of system-wide changes aimed at eliminating longtime barriers to both access and quality of care.”

State legislators have introduced about a dozen bills – many of which passed last year – to facilitate the implementation of the ACA. California Assembly Bill 1083, for instance, introduced by Assembly Member Bill Monning, D-Carmel, aims to ensure the stability of the premiums small businesses pay for their employees’ health insurance. In the last few years, small businesses have watched helplessly as their health insurance premiums skyrocketed, said panelist Mike Russo of the California Public Interest Research Group.

**Among the reforms to benefit California residents are:**

- Two million Californians will be newly eligible for Medi-Cal, the state’s name for the federal-state Medicaid program for low-income individuals.
- The new law prohibits health plans from dropping insurance coverage when an individual gets sick. (This provision went into effect Sept. 23, 2010.)
- The new law bans lifetime limits on coverage. (This also began Sept. 23, 2010.)

**Impacts on small businesses and workforce employees:**

- Small businesses with 25 or fewer full-time employees who have average wages of \$50,000 or less per year will get a tax credit of up to 35 percent of premiums (25 percent for non-profits). (This went into effect March 23, 2010.)
- Starting Jan. 1, 2014, when the health benefits exchanges start, the maximum tax credit will increase to 50 percent and will only be available through the exchanges.
- Employers with 10 or fewer full-time employees with average salaries of under \$25,000 will receive the maximum credit.
- The temporary re-insurance program for employers that provide benefits to retirees ages 55 to 64 will help offset the costs of expensive health claims. (This provision began June 22, 2010.)
- Insurance companies will be barred from denying coverage based on pre-existing conditions, thereby no longer locking employees into jobs in order to maintain insurance benefits.

**Impacts on children and young adults:**

- 200,000 young Californians will be able to stay on their parents’ insurance plans until they turn 26. (This went into effect Sept. 23, 2010.)
- Insurers who refuse to offer child-only policies will be penalized. Another state law, introduced by Democratic Assemblyman Mike Feuer, takes the law even farther by penalizing insurers who refuse to comply by barring them from selling new products through the exchange for five years. Feuer’s bill also limits what children with pre-existing conditions could be charged, effective Jan. 1 this year.

**Impacts on the elderly:**

- The so-called “donut hole” that Medicare subscribers enrolled in the prescription drug program fall into after getting \$2,000 of coverage began closing last year and will completely close by 2020. Beginning Jan. 1 this year, Medicare patients have been offered a 50 percent discount on prescriptions.
- There will be a 10 percent Medicare bonus payment for primary care services, and a 10 percent Medicare bonus payment to some surgeons in specialties with fewer doctors.

**Impacts on the Medi-Cal program:**

- Matching federal funds will be provided for long-term care services under Medi-Cal.
- Federal funds will also be provided for home health care.
- Adults with no children will be eligible for Medi-Cal benefits. (This goes into effect in 2014.)

## Comments

Anonymous

Posted Mar 23

Families are already being helped by the Affordable Care Act. Read their stories and share your own here:

<http://www.momsrising.org/blog/stories-map/>

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Anonymous

Posted Mar 27

I would just like to say that since the passing of this bill, my wife's coverage has dropped dramatically the whole time with myself being unemployed. Medicaid? Don't get to happy as if you have any assets, you will not qualify (over \$3000.00). This is a government subsidizing