Simplifying the Health Care Reform Act

By Mandy Kendall

I recently decided to immerse myself into finding out more about the Health Care Reform that comes into effect next year. Working on the premise that there is "no such thing as too much information" I decided to pass on the facts and recommendations that I discovered.

Here are some of the key points:

• Health insurance rates can no longer be based on risk, and can only be based on age, residency, and tobacco use.

• You cannot be denied coverage, have coverage excluded for a specific condition, or be charged higher premiums due to health history.

• Insurance companies will no longer be allowed to set lifetime limits on an individual's medical bills so people will no longer get into debt when the coverage runs out.

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As of Jan. 1, 2014, all individual and small business health plans must offer a comprehensive package of benefits that includes: emergency services, hospitalizations, laboratory services, maternity care, mental health and substance abuse treatment, outpatient care, pediatric care, prescription drugs, preventative care vision and dental care for children.

Some statistics:

• Nearly 50 percent of the 850,000 of U.S. physicians are over the age of 50.

• There are 51.8 percent fewer medical students going into primary care since 1997.

• There will be approximately $718 billion in cuts in reimbursement for Medicare.

• The Association of American Medical Colleges predicts a shortage of nearly 40,000 primary care physicians by 2020.

• 32 million Americans expected to be newly insured over the next decade.

• Medicare enrollment is growing at a rate of 10,000 per day.

• Result – Fewer Doctors + more patients = longer wait times.

Considerations – Thinking of canceling your insurance? Be aware that there will be penalties for not having insurance. "If someone can afford it, but doesn't have health insurance coverage in 2014, they may have to pay a fee. They must also pay for all of their care." (Healthcare.gov)

Recommendations – If you have a grandfathered plan, keep it. All plans purchased after March 23, 2010, are non-grandfathered plans and must change.

Agencies are advising people to act now to avoid reform related premium increases for as long as possible.

Lock in a new premium based upon current rates and members ages to keep through 2014

Subsidies will be available and you can determine if you are eligible online at the Kaiser Family Foundation (www.kff.org).

There are ways to offset increased costs through a Health Reimbursement Arrangement (HRA).

Contact a licensed insurance agent as soon as possible who can help navigate you through these very complicated new rules and regulations.

Look into telemedicine or concierge medical services to reduce wait times and increase your chance of getting an appointment with your doctor when you need it.

More information can be found online. This site provides useful information about insurance options available to you and changes created by health-care reform.

Kaiser Family Foundation has info online.

This site has in-depth information on key health policy issues, plus interactive tools to determine how health-care reform will impact you. It also provides information about the exchange in your state.

Consumer Reports offers a range of resources from understanding health insurance and reform to help navigating Medicaid and Medicare to advice on maximizing your insurance options.

Mandy Kendall operates Health Connective in South Lake Tahoe, which aligns wellness seekers with their ideal wellness provider. If you have questions, would like some advice, or would like to request some Qwik-e tips on any health and well-being topic, drop her an email at connect@healthconnective.com or keep an eye out on Lake Tahoe News for regular Qwik-e tips on how to make healthy changes one Quick and Easy step at a time.