



***Building Public Awareness:  
Building Public Will***

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**State and Federal Reform**

An organizer's guide brought to you by:



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# Federal Reform

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## Passed in 2010

- ☆ Patient Protection Affordable Care Act (HR 3590)
- ☆ Reconciliation Act of 2010 (HR 4872)

## New Law is Health Care Reform American-style

- ☆ Continued role for the private, for-profit market
- ☆ Important role for the government/public sector

## 3 Main Features of Federal Reform

- ☆ Insurance Reforms to Protect Consumers
- ☆ Promote Better Care & Better Health to Control Costs
- ☆ New Insurance Choices to Cover More People

## New Law Phases-in Over 8 Years

- ☆ Many changes take effect starting in 2010
- ☆ 2014 is the “big” year for major change



# Insurance Reforms = More Consumer Protection

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## *Highlights include:*

- ☆ Ends denial of coverage to people with pre-existing conditions
  - for children starting in 2010
  - for adults starting in 2014
  
- ☆ Allows parents to keep children up to age 26 on their health insurance policy
  - starting in 2010
  
- ☆ Stops the insurance practice of cancelling coverage once a person gets sick
  - starting in 2010
  
- ☆ Requires all insurers to cover physicals and preventive treatments
  - start date varies based on type of insurance coverage
  
- ☆ Does not allow insurers to put lifetime dollar amount limits on coverage
  - starting in 2010
  
- ☆ Eliminates the ability of insurers to charge higher premiums based on a person's gender and health status
  - starting in 2014
  
- ☆ Helps seniors with high prescription drug co-pay costs by phasing out the gap in Medicare prescription drug coverage, known as the "donut hole"
  - gives a \$250 rebate in 2010 and phases out the "donut hole" over 10 years



# Promoting Better Care & Better Health = Cost Control Over Time

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## *Highlights include:*

- ☆ Focus on prevention and more effective treatment of chronic illnesses
- ☆ Transition to the use of electronic medical records to promote coordination of care and avoid duplication and miscommunication
- ☆ Every person's care is coordinated by a qualified health care professional
- ☆ Reduces disparities in care based on race, ethnicity and income
- ☆ Invests in the health care workforce so we have the doctors and nurses we need
- ☆ Improves home and community-based services to help keep people out of nursing homes
- ☆ Public health programs to fight obesity and tobacco use



# New Insurance Choices to Cover More People = A Healthier Nation

☆ *32 million uninsured people would gain access to health care coverage*

☆ *If you have good health insurance coverage, you can keep it*

## **Highlights include:**

### **2010**

- ☆ Each state must establish a High Risk Pool option to offer to adults with pre-existing conditions (federal government offers support to those who qualify to tide them over until 2014 when the health insurance exchanges open up)
- ☆ Each state must establish a Web site to help people shop for insurance
- ☆ Federal government offers tax credits to small businesses and nonprofits to offset up to 35% of the cost of providing health insurance for employees

### **2011**

- ☆ CLASS: a new, voluntary long-term care insurance program
  - people can enroll on a voluntary basis if their employer offers the option
  - people pay through a payroll deduction and are qualified for benefits 5 years after enrollment

### **2014**

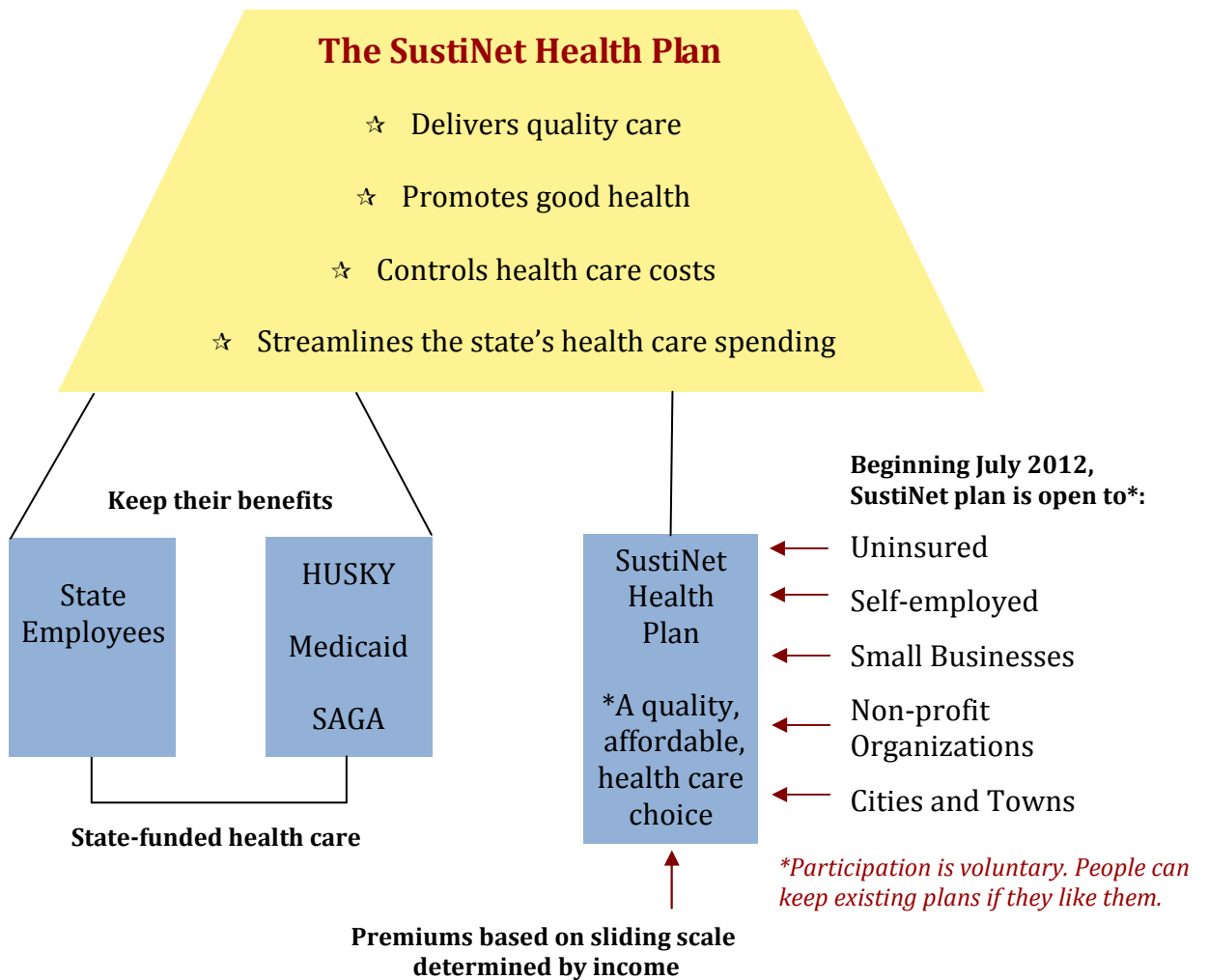
- ☆ Federal mandate that every person must have health insurance coverage
- ☆ Each state must establish a health insurance exchange for consumers to buy insurance coverage
  - consumer-friendly, one-stop comparison shopping for health insurance
  - offering affordable plans that meet quality standards



# SustiNet

The New State Health Care Law  
(Public Act 09-148)

*SustiNet, the state health care law passed July 2009, means better health care choices for everyone. In addition, it uniquely prepares Connecticut to benefit from federal reform.*



# SustiNet + Federal Reform = A Win for Connecticut

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- ☆ It positions CT to leverage new federal dollars
- ☆ It gives CT competitive advantage over other states
- ☆ SustiNet Health Plan will be available in CT starting July 2012
  - a voluntary, affordable, quality choice
- ☆ SustiNet Health Plan can be offered as an option in the health insurance exchange in 2014, when the federal health insurance mandate starts



# Health Care Reform Timeline

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## May 30, 2010

- ☆ SustiNet Board reports on the impact of federal reform on SustiNet

## July 1, 2010

- ☆ SustiNet committee and task force reports are due to the SustiNet Board

## Summer/Fall 2010

- ☆ Educate and engage the public
- ☆ 2010 state and federal election season – talk to candidates about health care

## January 1, 2011

- ☆ SustiNet Board reports to the state legislature with recommendation for implementation of SustiNet

## January – early June 2011

- ☆ State legislature must vote on phase two of SustiNet in order to begin enrollment in 2012, etc.

## July 1, 2012

- ☆ New SustiNet Health Plan offered to CT residents

## 2014

- ☆ Federal health care mandate and health exchanges begin

