

How Health Care Reform Helps Your Community

A Fact Sheet for Faith and Community Leaders

“Faith leaders are trusted partners in local communities. You have a unique ability to reach people, especially the most vulnerable, with the tools and information they need to get healthy, stay well, and thrive.”

HHS Secretary Kathleen Sebelius, January 18, 2011,
Howard University School of Divinity Spring Convocation

The Affordable Care Act - the health care law signed by the President in March of 2010 - ensures that more people in your congregation or community will receive the health care they need. This law ensures that people who already have health care insurance will have better and more affordable, secure coverage. The Affordable Care Act also expands health care coverage to more than 32 million people who would otherwise not have health insurance. With health care working better for people who are already covered, and with millions more getting covered - everyone will have the tools for better health.

Going without health care and health insurance is a challenge for children, families and entire communities. Medical bills contributed to more than half of all personal bankruptcies in 2007.

Benefits of the Affordable Care Act for your congregants and community members:

The Affordable Care Act ends some of the worst abuses of the insurance industry that deny people care when they need it most. New benefits and rights are protecting your congregants and members right now. Because of the Affordable Care Act, children cannot be denied health care coverage due to a pre-existing condition, insurers cannot take away coverage because of a paperwork error, and lifetime dollar limits on benefits are a thing of the past.

The Affordable Care Act can be broken down into three main themes:

- Expands Access to Care
- Ends Abuses of Insurers
- Makes Health Care More Affordable

In addition, the Affordable Care Act helps create jobs and targets health care benefits to the most vulnerable and those most in need.

Here are some of the new key benefits that are protecting your congregants and community members **right now**:



Center for Faith-based & Neighborhood Partnerships
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Access to Care:

- **Children can no longer be denied health care coverage because of a pre-existing condition.** Adults will have the same protection in 2014.
- **Adults with pre-existing conditions** who have been uninsured for 6 months can get health care coverage through the new Pre-existing Condition Insurance Plan (PCIP).
- **Young people** are now allowed to stay on a parent's health care plan up to age 26.
- **All people** will have greater access to care through an expanded network of community health centers.
- **People who live in rural communities** will receive expanded services as a result of increased payments for rural health care providers.
- **People who live in a medically underserved area** will have access to more primary care doctors, nurses and other health care providers as a result of an expanded National Health Service Corps.

Ends Insurance Abuses:

- **Insurers cannot cancel your coverage if you become sick** because of an unintentional mistake on an application.
- **Insurers cannot cap the dollar amount they will pay** in health care for a person over a lifetime.
- **If insurers deny care or payment for services**, consumers in new health plans will have a new appeal process.
- **States have new resources to thoroughly review large rate increases** and crack down on premium hikes.
- **If you visit the emergency room**, many insurance plans can't charge you more for emergency services obtained out of a plan's network.
- **Starting in 2014, women will no longer be charged higher rates** by insurance companies due to gender or health status.

Makes Health Care More Affordable:

- **Soon, all people with very low incomes** can receive health coverage from the Medicaid program.
- **All people without insurance** can purchase affordable insurance through a State-based Health Insurance Exchange starting in 2014. Those with low and middle incomes can receive a tax credit to help pay for coverage.
- **Businesses are receiving financial assistance to continue providing coverage to early retirees** through the Early Retiree Reinsurance Program, lowering costs for many employers and early retirees and their families.
- **Small business owners are receiving tax credits** to make health care coverage more affordable.

Makes Health Care More Affordable:

- **Seniors and others with Medicare are receiving a 50 percent discount on covered, brand-name prescription drugs** when in the donut hole. In 2020, the donut hole will be closed.
- **People in need of long term supports and services** will have increased access to care in a home and community-based setting rather than an institutional setting.
- **Seniors and others with Medicare** are eligible for free preventive care such as annual wellness checkups, mammograms, colonoscopies and other cancer screenings, and osteoporosis, depression, and cholesterol screenings.
- **In many plans, children with insurance** are eligible for free preventive care such as visual acuity screening, hearing loss screening, fluoride supplementation, PKU screening, and free vaccinations.
- **In many plans, people with insurance** are eligible for free preventive health services like wellness check-ups, mammograms, colonoscopies, vaccinations, blood pressure, diabetes, and cholesterol screenings.
- **Consumers can compare plans** and find the best value online at www.HealthCare.gov.
- As a result of the **Partnership for Patients, consumers will receive better care, thus lowering costs**. This new public-private partnership will save lives, prevent injuries, improve patient outcomes, and will save billions of dollars.
- **New State-based consumer assistance programs** help consumers navigate the private health insurance system.
- **Insurers must now spend at least 80 or 85 percent of your premium dollars on actual health care** and quality improvement, not CEO bonuses or marketing. If they don't do this, they must provide consumers with a rebate or reduce premiums.

The Affordable Care Act: Good for Jobs and the Economy

The Affordable Care Act is creating jobs and providing robust job training and education to expand the primary care workforce. Here are the facts:

- **Jobs:** Multiple federal agencies are providing career training, grants, scholarships, loan repayments and tax credits to train and support thousands of new doctors, nurses, nurse practitioners, and physician assistants.
- **Help for small businesses, including congregational plans:** Small businesses will receive \$40 billion worth of tax credits to reduce their health care costs. Religious institutions that contribute to health insurance (including through church welfare benefit plans) for their employees are eligible for the small business health care tax credit as long as they meet the rules that apply to tax-exempt small employers.
- **Education supports:** The National Health Service Corps repays educational loans and provides scholarships to primary health care providers (doctors, physician assistants, nurse practitioners and oral and behavioral health specialists) who practice in medically underserved areas.
- **Career training:** Grants to community colleges and other educational institutions, Workforce Investment Boards, and other training institutions will expand job training and prepare workers for health care careers.

The Affordable Care Act: Provides Health Care for the Most Vulnerable

- **President Obama and Secretary Sebelius are committed to improving the health and well-being of the American people.** The Affordable Care Act helps provide health care to those most in need.
- **People who are the sickest and most frail** in society will receive new benefits to meet their needs.
- **Individuals and families with very low incomes** will be eligible for health care coverage under the Medicaid program.
- **States and community organizations can access \$25 million in funds to help pregnant and parenting teens and women** gain access to health care, child care, family housing and other critical supports. Funds are also available to help pregnant women who are victims of domestic violence, sexual violence, sexual assault and stalking. The funds can also be used for public awareness and education.
- **Americans will have access to affordable health care coverage** through a State-based Health Insurance Exchange, with tax credits available to people with low and middle incomes, starting in 2014.
- **People with cancer and other expensive conditions** cannot be dropped from their health care coverage just because they made a mistake on their paperwork.
- **Community health centers are expanded** to provide affordable health coverage for people with little or no income.

Share information with your congregation or community about new health care benefits:

1. Host an adult forum, an adult study class or informational session on the new health care law. Post information about www.HealthCare.gov in your congregation or community bulletin.
2. Take a tour of www.HealthCare.gov or www.CuidadoDeSalud.gov. Start with the timeline and what benefits are available now.
3. Partner with a community health care center that assists people without insurance. Go to: <http://findahealthcenter.hrsa.gov> to find the community health center in your community.

Frequently Asked Questions:

Question: Does the Affordable Care Act pay for abortion?

No. The President signed an executive order on March 24, 2010 making clear that the Affordable Care Act is consistent with longstanding restrictions on the use of federal funds for abortion. These restrictions, known as the Hyde Amendment, make clear that the use of federal funds for abortion is prohibited except in cases of rape, incest, or to save a woman's life. The ACA also includes strict payment and accounting requirements, reiterated in the President's executive order, to ensure that federal funds are not used to pay for abortion except in accordance with Hyde restrictions.

Question: Do health care workers have to perform abortions?

President Obama believes in strong conscience protections, and no individual or provider is required to perform abortions. There are strong conscience laws on the books, many of which have been in existence for over 30 years. These statutes make clear that no one can be compelled to perform an abortion. HHS supports these laws and the final rule HHS issued in February 2011 builds on these laws, ensuring that they are enforced.