

# The Health Care Law and You



Date:

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# The Problem

- American Indians and Alaska Natives face some of the worst health disparities.
- Insurance companies could take advantage of you and discriminate against up to 129 million Americans with pre-existing conditions.
- Premiums had more than doubled over the last decade, while insurance company profits were soaring.
- Fifty million Americans were uninsured, tens of millions more were underinsured, and those that had coverage were often afraid of losing it.

# The Health Care Law

In March 2010, President Obama signed into law the Affordable Care Act.

The law included a permanent reauthorization of the Indian Health Care Improvement Act.



# The Affordable Care Act benefits American Indians and Alaska Natives



- 1. Permanent Reauthorization of the Indian Health Care Improvement Act**
- 2. Strengthening the Indian Health Service**
- 3. Greater Access to Health Insurance Coverage**

# Health Care and Federal Responsibility



The government's historical and unique legal relationship with Indian tribes is based on treaties, laws, and Supreme Court decisions.

- Indian Health Service offers health care to AI/AN on or near Indian reservations and in some Urban Indian communities.
- Health reform offers new opportunities to access health insurance to AI/AN citizens and employees

# Listening to Indian Country: Tribal Consultation

- Critical component of a productive Federal-tribal relationship.
- Consultation and outreach efforts continue to provide more education and information about the new law, plans for its implementation and how it will impact Indian Country.
- Activities include written and electronic communication, monthly outreach calls, and listening sessions.
- IHS Director's blog, a key source of information for Tribes: [www.ihs.gov/PublicAffairs/DirCorner](http://www.ihs.gov/PublicAffairs/DirCorner)



# Indian Health Care Improvement Act

- The permanent reauthorization of the IHClA is a critical piece of the Affordable Care Act.
- Tribes fought for more than a decade to reauthorize and update the IHClA. Prior reauthorization of the law occurred in 1997.
- Reauthorization provided important updates to IHS.

# Strengthening the Indian Health Service

- **Expanded Authority for IHS services:** Mental and behavioral health treatment and prevention, long-term care services, dialysis services, facilitation of care for Indian veterans, and urban Indian health programs.
- **Greater Workforce:** Increasing clinician recruitment and retention in tribally-operated health programs
- **Expanded Third Party Funding:** Medicare, Medicaid, the Children's Health Insurance Program (CHIP) and private insurance covered populations will increase payments to IHS to support both direct care and contract health care services. This will free up IHS funds for expanded offerings.



## Contract Health Services

*Before the law, contract health dollars ran out too soon.*

*Now, with additional options for health insurance, more contract health dollars will be available to meet the health care needs of Indian Country.*



# Giving Indian Country More Choices for Health Care



- **In addition to IHS, choices for health care coverage include:**
  - Greater Access to Medicaid
  - Private Insurance through the Affordable Insurance Exchanges
  - Access to the Federal Employees Health Benefits Program for Tribal Employees

*Offering more options for health care is an extension of the U.S. Government's Trust Responsibility*

# Giving Indian Country More Choices for Health Care: Medicaid

- Today, the median income of American Indian and Alaska Native households is \$35,000. This compares with \$50,000 for the nation as a whole.
- Starting in 2014, more AI/ANs will qualify for Medicaid based on income alone.
- No premiums or deductibles for AI/ANs who are eligible to receive IHS or tribal 638 services, and no copays for services received from an Indian health care provider or through referral under contract health services.

# Giving Indian Country More Choices for Health Care: Insurance Exchanges



- Your insurance premiums will cost less if you have an income up to \$89,000 for a family of four or \$112,000 in Alaska.
- No out of pocket costs (copays or deductibles) if you choose IHS as your provider in your insurance network.
- No out of pocket costs with any health care provider if your income is under \$67,000 for a family of four.

# Giving Indian Country More Choices for Health Care: Federal Employees Health Benefits Program

- Who Can Access FEHB:
  - Indian tribes, tribal organizations and urban Indian organizations who decide to purchase health insurance for their employees
- How FEHB Works:
  - Tribes pay the employer portion of premiums, including an administrative fee to cover operating expenses;
  - Tribes assist with employee premium collection (payroll deductions)
  - Employee contributions/payments for health insurance may be lower and coverage may be better/more comprehensive

*Additional coverage options means more contract health dollars for the community are made available.*

# What the Law Means for All Americans: 4 Things to Know

- Protection all Americans from the worst insurance company abuses
- Makes health care more affordable
- Improves access to care
- Strengthens Medicare



# The Law Stops Insurance Companies from Taking Advantage of You

## *Patient's Bill of Rights*

It is now illegal for insurance companies to:

- Deny coverage to children because of a pre-existing condition like asthma and diabetes.
- Put a lifetime cap on how much care they will pay for if you get sick.
- Cancel your coverage when you get sick.
- And more...



# The Law Makes Health Insurance More Affordable

**BEFORE**, insurance companies spent as much as 40 cents of every premium dollar on overhead, marketing, and CEO salaries.



**TODAY**, we have the new 80/20 rule: in most states, insurance companies must spend at least 80 cents of your premium dollar on your health care or improvements to care.



If they don't, you get money back.



# The Law Makes Health Insurance More Affordable

**BEFORE**, insurance companies could raise your premiums by double digits without justification.

**TODAY**, insurance companies must publicly justify their actions if they want to raise premiums by 10 percent or more. And more states are choosing to block them.



# The Law Increases Your Access to Affordable Care

Young adults under the age of 26 can now stay on their parents' health plans.

*"I honestly don't know what we would have done.... There was no way we could have afforded it. I might not be here right now."*

*law for  
transplant*

*--Kylie L., 23, in Illinois, who credits the health care  
enabling a life-saving heart*

# The Law Increases Your Access to Affordable Care

Insurance companies must now pay the cost of many preventive services:

- ✓  Cancer screenings such as mammograms & colonoscopies
- ✓  Vaccinations such as flu, mumps & measles
- ✓  Blood pressure screening
- ✓  Cholesterol screening
- ✓  Tobacco cessation counseling and interventions
- ✓  Birth control
- ✓  Depression screening
- ✓  And more...

Visit [www.healthcare.gov/prevention](http://www.healthcare.gov/prevention) for a full list.



## The Law Increases Your Access to Affordable Care

There are new plans in every state for people who have been locked out of the insurance market because of a pre-existing condition like cancer or heart disease.

*"When I was diagnosed, they told me I had a 60 percent chance of being cured. That's pretty good odds, but I was also terribly worried about finances. Now I don't feel like we can't afford the treatment."*

*--Gail O. in New Hampshire*

For more, visit [www.PCIP.gov](http://www.PCIP.gov).



# The Law Increases Your Access to Affordable Care

There are thousands of new doctors and nurses in communities around the country and millions more patients getting care.



# The Law Strengthens Medicare

- Free preventive services such as mammograms and colonoscopies and a free annual wellness visit with your doctor.
- A 50% discount on brand-name medications for those in the prescription drug donut hole – an average savings of nearly \$600 per person in 2011. The donut hole will be closed in 2020.
- Strong anti-fraud measures, including tougher penalties for criminals.
- Tools to help doctors to spend more time with elders and improve care coordination – just like they do at leading hospitals such as the Mayo Clinic and Cleveland Clinic.



# More Improvements to Come for all Americans...

In 2014:

- Discriminating against anyone with a pre-existing condition will be illegal.
- Insurance companies won't be able to charge women more than men.
- Tax credits will make buying insurance more affordable.
- There will be new State-based marketplaces – called Affordable Insurance Exchanges – where private insurers will compete for your business. Members of Congress will buy insurance there, too.



So no matter your circumstances...

*If you start a new business, live on a reservation, move jobs or to another state, work for a tribe, or retire early...*

You'll have access to affordable health insurance.





# Did You Know...

- Indian Country will benefit greatly because of the changes made possible by the law.
- The law builds on the system we have and preserves the best parts of it.
- The law does not add to the deficit. According to the independent Congressional Budget Office, the law is paid for.



# 5 Things to Remember About the Law

- Strengthens the Indian Health Service
- Protection from the worst insurance company abuses
- Makes health insurance more affordable
- Better access to care
- Stronger Medicare



# Learn More

<http://www.healthcare.gov/>

The screenshot shows the HealthCare.gov website homepage as of October 6, 2011. The header includes the date, the site name "HealthCare.gov" with the tagline "Take health care into your own hands", and a search bar. Below the header is a navigation menu with buttons for "Find Insurance Options", "Get Help Using Insurance", "The Health Care Law & You", "Comparing Care Providers", and "Prevention & Wellness". The main content area features a large image of a diverse family and the text "Your Health Care, Explained". A prominent call to action asks "Need help? Get **consumer assistance** in your state" with a "Learn More" button. A secondary call to action on the left says "Explore your coverage & pricing options" and includes a "Pick Your State" dropdown menu and a "GO" button. At the bottom, a yellow banner highlights "The Affordable Care Act at 18 Months" with a brief summary of its impact and a link to read the latest report.

Social Networks

This screenshot shows the "Stay Connected" section of the HealthCare.gov website. It lists several options for staying updated: "Email Updates" with an envelope icon, "twitter" in its signature blue font, "facebook." in its signature font, and "YouTube" with its red and white logo. Below these are links to "View all Widgets and Badges" and "HealthCare Blog RSS" with an RSS icon.

Indian Health Service – <http://www.ihs.gov>

The logo for the Indian Health Service is displayed. It features the U.S. Department of Health and Human Services logo at the top. Below it is the Indian Health Service logo, which includes a circular emblem with a bow and arrow, the text "INDIAN HEALTH SERVICE", and "PHS • 1955". To the right of the emblem, the text "Indian Health Service" is written in a large, bold font, followed by the tagline "The Federal Health Program for American Indians and Alaska Natives". At the bottom, there is a link labeled "IHS Home".