

## **Health Care Reform Frequently Asked Questions**

### **1. What is health care reform?**

On March 23, 2010, President Barack Obama signed into law the Patient Protection & Affordable Care Act (HR 3590). The new health care reform law strives to make health care more accessible by expanding public programs like Medi-Cal and more affordable by offering financial assistance to low and middle income individuals and families. Health reform also recognizes the essential role of community clinics and health centers through a significant investment that will allow health centers to provide the needed care to both the existing and newly insured.

### **2. Who does health care reform affect?**

**Health care reform affects everyone!** Through the new law, 32 million individuals nationally, and an estimated 4 million individuals in California, will now have access to health care.

- **Individuals**

For the first time ever, childless adults with incomes up to \$14,403 for an individual, and other individuals currently ineligible with incomes up to \$24,360 for a family of three, will be eligible for Medi-Cal. Those that make between \$14,403 and \$41,000 for an individual, or up to \$73,240 for a family of three, will be eligible for insurance through the health insurance Exchange with subsidies to help make it affordable.

- **Children and Families**

Health care reform provides protections to children's health care coverage in Medi-Cal and Healthy Families, ensuring these programs will remain in place, and that children will be able to continue accessing health benefits. Health care reform also affects the millions of children who have for years been denied access to needed health care due to pre-existing conditions like asthma. These children will no longer be denied access to health insurance and the much needed care they need.

- **Young Adults**

Starting in September of this year, young adults can be covered under their parents' health insurance until the age of 26.

- **Seniors**

Health care reform assists seniors with their out of pocket prescription drug costs by offering a \$250 rebate check this year for seniors who fall into the coverage gap and ultimately eliminating the coverage gap by 2020. Health care reform also

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ensures that seniors receive an annual wellness visit and have no out-of-pocket costs for preventive services.

- **Legal Permanent Residents**

Through the health reform law legal permanent residents in the US fewer than five years will be able to access health insurance through the health insurance Exchange in 2014 and the subsidies that assist in making coverage affordable. Those that have been here more than five years may be eligible for Medi-Cal in 2014.

- **Undocumented Immigrants**

While the health care reform law attempts to exclude undocumented immigrants from accessing health care through the Exchange or through comprehensive Medi-Cal, the health reform law does not exclude them from accessing services at their local community clinic or health center or hospital in the event of an emergency. As providers to all, clinics will continue to treat this population.

### **3. When will I get health insurance?**

While there are several vital provisions of the health reform law that take effect immediately, the most significant provisions, like when individuals will be eligible for insurance, will not take effect until 2014. The health reform law does, however, offer states the option to expand their Medi-Cal program early, allowing states to offer health care earlier. Our state, California, is currently exploring that option. If the state is able to expand Medi-Cal before 2014 to all individuals up to 133% federal poverty level or \$14,403, we will be one of the first places that will know and can help you enroll! Until that time, community clinics and health centers will continue to be the source of care for millions of Californians, offering low-cost, comprehensive, and culturally sensitive health care.

### **4. How do I get insurance?**

In 2014 the state will provide a website where individuals can access, compare and apply for health insurance. Our eligibility staff will assist you in identifying and applying for the appropriate health insurance.

Whether it be Medi-Cal, Healthy Families, insurance through the Exchange, or a local county program, our eligibility workers can assist to make the process seamless and pain free!

### **5. Will I lose my doctor if I get insurance?**

**Absolutely not!** Not only are you able to keep your doctor and continue to be seen here, the new health reform law focuses on doctors providing their patients with better

health outcomes, and helps patients and doctors to identify which therapies work best and to develop personalized approaches to care.

**6. Am I required to have health insurance?**

**Yes.** The health reform law requires that most US citizens and legal residents purchase “minimal essential coverage” for themselves and their dependents in 2014. Individuals can obtain insurance through Medi-Cal, the new insurance Exchange or through their employer. If you choose to not obtain insurance, you’ll have to pay a tax penalty which starts fairly small in 2014 (\$95), but by the time it is fully phased in, in 2016, it is substantial (\$695). There are, however, exceptions. Certain people with religious objections, American Indians, undocumented immigrants, those that prove financial hardship, or people in prison will not have to purchase health insurance.

**7. Am I eligible for health insurance?**

Of the 8.2 million uninsured Californians, an estimated 4 million will be eligible for health insurance. Those that are not eligible will primarily be undocumented immigrants. If you make less than \$14,403 or \$24,360 for a family of three and are under 65 years old, you will be eligible for Medi-Cal in 2014. If you make between \$14,403 and \$41,000 for an individual, or \$73,240 for a family of three, you will be eligible to access health insurance options through the newly created health insurance Exchange, and will receive subsidies to assist in paying for it. If you are over 65 you will continue to receive Medicare.

If you have any questions regarding your eligibility for health insurance through the new health reform law, please be sure to check in with our eligibility workers who will assist in determining what you may be eligible for.

**8. I’m worried that even with help I won’t be able to afford health insurance? What do I do then?**

The health reform law recognizes that health insurance can be unaffordable for many individuals and families. To help with those costs, the new law includes subsidies to help you pay for private insurance that will be sold in the health Exchanges that will begin operation in 2014. If even after subsidies you find that you are unable to afford health insurance, we will still provide you with the care you need! Community clinics and health centers are mission driven to provide care to anyone who walks through their doors regardless of their ability to pay.

**9. Are my kids required to get health insurance?**

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The only people who are exempt from the health insurance requirement are undocumented immigrants and those who can prove that they can't find affordable health care. Everyone else, including children, must have health insurance. If your child isn't eligible for Medi-Cal or Healthy Families, you as a family might qualify for subsidies to help you purchase health insurance through the Exchange. Please talk to clinic staff to get some help on figuring out how your child can be covered. If you get health insurance through your work, your children can stay on your insurance plan until they are 26. This begins on September 23, 2010.

**10. Where do I go once I'm insured?**

You can continue to be seen at your local community clinic or health center.

**11. Where do I go if I can't get insured?**

Beginning in 2014, almost everyone will have access to health insurance because denial based on preexisting conditions will no longer be allowed. However, if you are not eligible for health insurance or feel like you can't afford it, your community clinic or health center still has an open door policy. We will see you whether you have insurance or not.

**12. How will health care reform make me healthier?**

There are a lot of provisions in the health care reform law that are meant to promote healthier lifestyles and habits. For example, the majority of health plans, including Medi-Cal, Healthy Families and Medicare, will be required to eliminate co-pays and deductibles for a core set of preventive services. These preventive services include: recommended immunizations, well child visits, and additional preventive care and screenings for women.

There is also a lot of money available for state and local governments to work on prevention.

**13. I have cancer/HIV/asthma/etc. and can't get health care coverage; can I get it now?**

Starting September 23, 2010 for children under 18 and January 1, 2014 for adults, insurers will no longer be able to deny you coverage if you have a so-called "preexisting condition" like asthma or cancer. In the meantime, you can be seen at community health centers or apply for the California state high risk pool.

**14. How will the health care reform law affect my community?**

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Health care reform has the potential to help everyone in one way or another. When more people don't have to worry about going bankrupt or losing their homes because of medical bills, the entire community benefits. People with health insurance are generally healthier because they have access to health care services. This means they can be more active participants in the community, whether at their jobs or within their own families.

The new law also creates a lot of opportunities for communities to invest in healthy habits – whether it's in building new parks for children to play in or helping people quit smoking. The new law emphasizes prevention as a way to making people healthier.

**15. Are there enough doctors for all the new patients that will be coming to clinics?**

This is definitely a concern because fewer doctors are choosing to become primary care physicians. However, there are significant investments included in the new law that aim to increase the number of doctors. For example, the law dramatically increases funding to the National Health Service Corps which provides loan repayment or scholarships to medical students and new doctors who choose to practice in underserved areas, like clinics.

There will also be teaching health centers, aimed at training new doctors in the clinic/health center setting. Other investments include pilot programs and demonstration projects, all aimed at increasing the number of primary care doctors, nurse practitioners, and nurses.

**For More Information**

For updates and new FAQs please visit [www.cpc.org/govaffairs/Advocacy/HCW/HealthCenterWeek.cfm](http://www.cpc.org/govaffairs/Advocacy/HCW/HealthCenterWeek.cfm). If they have a question that you cannot answer, you can request the information at [askmeabouthealthcare@cpc.org](mailto:askmeabouthealthcare@cpc.org) in English or [reformadesalud@cpc.org](mailto:reformadesalud@cpc.org) in Spanish. You can also include the patient's information, and CPCA can directly contact them.

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