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Pulse

ARCH's Health Advocacy Alert

Safeguarding local health care through advocacy and action.

October 2010

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**Alliance for Rural
Community Health**

Dear Health Center Advocate,

Welcome to ***Pulse***, the **Alliance for Rural Community Health's** Health Policy and Advocacy Brief. This publication focuses on crucial issues around the new health care law and upcoming legislation that may directly affect the health system in Mendocino County.

This edition of ***Pulse*** celebrates October as **Breast Cancer Awareness month**. This year, cancer patients and survivors have something to celebrate, as the Affordable Care Act has put into law a series of reforms designed to keep access to quality health care available and affordable to everyone, regardless of "pre-existing conditions."

We received great news on the last day of legislation, as Gov. Schwarzenegger signed two bills that make California **first in the country to establish a state-run health benefits exchange**. In addition, two Mendocino County Health Centers were **awarded a combined \$7.5m for Capital Development projects**.

We are ecstatic to see both federal and state actions make meaningful strides in our local system of care.

Keeping you informed as always,

Rachel Kradin

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Have questions on how the Affordable Care Act will affect you, or family, or your business?

Want to receive regular updates about health care in Mendocino County?

ARCH wants to hear from you.

Contact
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Health Care Reform Benefits Cancer Patients & Survivors

For millions of patients every year, a cancer diagnosis meant not only a lifetime of medical debt, but limited access to health insurers willing to cover those expensive treatments. Cancer survivors faced tremendous hurdles with finding health insurance, because their cancer is defined by insurance companies as a "pre-existing condition."



Health Care Reform 2010 Benefits



No Discrimination Against
Children with Health
Conditions

Extends Coverage to Young
Adults

Bars Insurance Providers
from Dropping Coverage

Tax Credits for Small
Businesses

Lower Drug Costs for Seniors

Access to Preventive Care

High-Risk Pool for Adults

No More Lifetime Caps on
Health Benefits

"I recently worked with a client who, upon completion of treatment for breast cancer, was promptly dropped by her insurance carrier," Rita Martinez of the Cancer Resource Center of Mendocino County says.

"Unfortunately, my client's situation is all too common. With health care reform, stressful situations like this will cease to occur. By assuring access to medical assistance, health care reform will protect patients during their most vulnerable time."

The following reforms are designed to ensure patients and survivors access to affordable coverage:

Insurers are no longer allowed to drop coverage if someone becomes seriously ill and must renew any policy as long as the policyholder pays his or her premium in full.

Health insurance companies must offer health insurance to everyone, and cannot charge higher premiums because of a person's pre-existing condition or current health status.

Insurance companies will not be able to expose patients to exorbitant out-of-pocket costs, deductibles, or co-pays. Insurance companies will not be able to place annual or lifetime caps on how much they will cover, but there will be yearly caps on how much patients will have to pay out-of-pocket.

Insurers must cover services like mammography and Pap smears with little or no cost-sharing for patients.

The State of California has begun its **Pre-Existing Condition Insurance Plan**, a state-run, federally funded high-risk insurance plan for patients who have been unable to obtain health care coverage because of pre-existing conditions.

Health Care Reform Long Term Benefits



Affordable Health Insurance
Available for All Americans

If You Are Sick, You Can Still
Get Insurance

No More Gender Rating

Improving Medicare for
Seniors

Increasing Access to
Community Health Centers
and Doctors

No More Annual Caps on
Health Benefits

CA Becomes First State to Create Health Benefits Exchange

On September 30th, Gov. Arnold Schwarzenegger signed two bills that will make California the first state to establish a health

insurance exchange under the federal reform law. **AB 1602**, by Assembly Speaker John Perez (D- Los Angeles) and **SB 900**, by Sen. Elaine Alquist (D-Santa Clara) will provide the foundation for the **California Health Benefit Exchange**.



The goal of the Exchange is to offer consumers high-value insurance plans by establishing a **transparent and competitive marketplace**. As outlined by the Affordable Care Act, the exchange will offer health plans in five categories, ranging from catastrophic coverage for young adults to high-end plans with extensive benefits. By law, the Exchange will also provide resources to connect eligible Californians to federal subsidies for health coverage or government programs such as Medi-Cal.

These bills also **established an independent, five-member board to oversee California's Exchange**. The board will select health insurers to participate in the Exchange and determine the process for enrolling Californians in the program. Two members will be appointed by the Governor; one by Senate Rules Committee; and one by Speaker of Assembly. Appointed members will serve four year terms. Members of the board or of the staff of the Exchange are subject to strict conflict-of-interest provisions.

As many as 8.3 million residents are expected to be eligible for coverage. According to the law, **the Exchange must include subsidies for people at up to 400% of the federal poverty level**.

Mendocino Health Centers Awarded \$7.5m in Federal Grants

On October 8th, The Mendocino Community Health Clinic (**MCHC**) and the Mendocino Coast Clinics (**MCC**) received notice that they will be awarded a combined \$7.5m in federal funds through the Affordable Care Act's Capital Development program.

MCHC will receive nearly \$5 million to expand and improve each of its three health centers: Hillside in Ukiah, Little Lake in Willits, and Lakeside in Lakeport. Public Relations Director Jendi Coursey said, "Projects include infrastructure upgrades and building expansions, among other improvements, to better serve local patients. The construction will be completed during the next two years."

MCC was awarded roughly \$2.5 million for the expansion of its facility at 205 South Street in Fort Bragg. Director Paula Cohen says, "While MCC already serves 42% of coastal residents, this will prepare the organization to provide the additional services and new patients anticipated as health care reform unfolds. Now,

more than ever, we need the support of the community as we move forward with these vital projects. We are excited to bolster the local economy while expanding our capacity to serve our community with quality medical, dental and behavioral health care."

(Rep. Mike Thompson's office 10/8/10)

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