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Pulse

ARCH's Health Advocacy Alert

Safeguarding local health care through advocacy and action.

September 2010

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**Alliance for Rural
Community Health**

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
bscherbakov
@
RuralCommunityHealth
.org

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*** marks the six-month anniversary of the signing of the Affordable Care Act. On September 23rd, the first provisions of the ACA will take effect. These provisions are the first steps in a reform process that will continue to unfold over the next five years.

There remains among the public a great deal of uncertainty about how President Obama's health care initiative will impact health costs and protect consumers. The new law continues to take center stage in an increasingly heated political climate.

We believe that as provisions designed to protect consumers become law, and as election-season fervor subsides, the mood around country and county will allow for a less cynical outlook on the most important piece of social reform in the last half century.

We look forward to keeping you informed,

Rachel Kradin

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First Health Care Reform Provisions Enacted

On the six month anniversary of the Affordable Care Act's passage, a series of important reforms mark the first steps of the health industry overhaul.



As of September 23rd, **all private health plans will be prohibited from dropping people from coverage when they get sick.** In addition, **all private health insurers will be prohibited from placing lifetime caps on coverage.** Annual limits will also be subject

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

to strict regulation.

The law also **bars insurers from denying coverage to children younger than 19 who have pre-existing conditions.**

In a measure that reflects the law's focus on cutting costs through access to preventive care, **all private plans will be required to cover all preventive services without consumer co-payments.**

One of the most popular measures will allow **young people under the age of 26 access to insurance through the expansion of their parents' coverage.**

In addition, the new law **prohibits wage-based discrimination in new employer health plans.**

Lastly, the new law **establishes an independent appeals process** to ensure that consumers with new plans have access to an effective appeals process to appeal insurers' decisions.

These changes will not affect your existing insurance plan! To ensure that you receive these benefits, contact your health insurer after September 23rd to negotiate a contract or a renewal that incorporates these changes.

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

California Budget Impasse Threatens Mendocino County Health System

On August 26th community health centers across the state began receiving IOUs in place of Medi-Cal payments. Collectively, community health centers in Mendocino County are losing **\$259,619 each week**, or 54 percent of total patient revenue.



A statewide emergency loan fund of \$22 million established by the California HealthCare Foundation has already been exhausted. Many fear that the impasse will continue until the newly elected governor takes office next January. The events of this year are an important reminder of the need for legislative protection of community health centers, to ensure that our community's well-being is never threatened by the shortcomings of our state's governance.

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