

DO YOU CARE ABOUT OBAMACARE

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There are benefits and downsides of Obamacare and whether you see it as a good thing or not will depend on your own personal situation, where you live and your willingness to become a more informed decision-maker and manager of your own health and healthcare.

During a presentation at the 1966 Second National Convention of the Medical Committee for Human Rights in Chicago, Dr. Martin Luther King, Jr. is purported to have said, “Of all the forms of inequality, injustice in health care is the most shocking and inhumane.”

The healthcare system in America has been in crisis for many decades. The crisis has been even more acute among black Americans, who on average experience poor access to care, lower quality of care, and suffer a disproportionate impact of chronic disease, disability, and premature death. Research has long shown low-income Americans, including many people of color, have significantly less access to medical care and suffer higher incidence, higher mortality, and shorter survival rates from childhood illnesses, hypertension, heart disease, cancer, AIDS, and other diseases. However, the data are compelling that access to care with health insurance plays a significant role in closing the equity gap in healthcare for black Americans. In 2008, there were 50 million uninsured Americans and 25 million underinsured – many of them people of African heritage.

Presidents of the United States and congresses have debated for almost a century over what role government

should play in helping people in America afford medical care.

From the first effort at healthcare reform in 1912 by President Theodore Roosevelt, there have been numerous unsuccessful attempts during the administrations of presidents Franklin D. Roosevelt, Harry Truman, John F. Kennedy, Richard Nixon, Jimmy Carter, Ronald Reagan, George W. Bush, and Bill Clinton to propose comprehensive healthcare reform of a badly broken healthcare system in crisis. In light of the long history of reform efforts, the passage of the landmark Patient Protection and Affordable Care Act represents a significant accomplishment. The late Congressman Louis B. Stokes, creator and founder of the Congressional Black Caucus Health Braintrust, hailed it as the most important piece of healthcare legislation since the creation of Medicare for the elderly under President Lyndon B. Johnson and the most significant piece of civil rights legislation since Brown vs. Board of Education.

The goal of the Patient Protection and Affordable Care Act, now commonly known as Obamacare, is to provide affordable, quality healthcare for all Americans and reduce the growth of healthcare spending. In 2008, there were 50 million uninsured Americans and 25 million underinsured. There is no question that this comprehensive overhaul of America’s healthcare system was long overdue.

In 2009, President Obama began an intense year of bitter, contentious, bi-partisan wrangling to draft the legislation that created the Patient Protection and Affordable Care Act (ACA) now commonly referred to as “Obamacare”. The ACA was signed into law on March 23, 2010 and the majority of the law’s provision was upheld by a 5-4 vote by the U.S. Supreme Court.

Due to persistent, personal commitment and determination, President Obama took a personal interest in lobbying for the ACA at great loss of political capital. After just one year of bringing all stakeholders to the table – drug companies, insurance companies, healthcare



Source: medicareresources.org

professionals, hospital administrators – the ACA ushered America into an unprecedented and unparalleled era of a major overhaul and transformation of America's healthcare system.

On December 14, 2012, states had to notify Washington if they would be setting up new health insurance markets, called exchanges, in which millions of households and small businesses would shop for private coverage. The U.S. Department of Health and Human Services would run the exchanges in states that were not ready or willing to do so.

The complex law is over 2,400 pages and includes ten sections that address different parts of our healthcare system in dire need of fixing. These issues include public and private health insurance reform, changes in health care delivery, how we manage chronic disease, how to increase the number of people in and improve the quality of our healthcare workforce, how to expand public insurance programs and introduce new health insurance options for individuals who are poor or with low incomes, and how to better public and private policies.

The ACA is a long and complicated piece of legislation and there are many parts that definitely still need work and refinement. However, the law holds much promise for persons who have historically faced major healthcare barriers and inequities. The ACA is about much more than the insurance reform aspect that has been the primary focus of the media and the center of political debates. So much of the law is not talked about in the media. So much of the law is misrepresented.

There are benefits and downsides of Obamacare and whether you see it as a good thing or not will depend on your own personal situation, where you live, and your willingness to become a more informed decision-maker and manager of your own health and healthcare.

While parts of the law definitely need work and revisions, there are many benefits to the ACA. One of the most important benefits of Obamacare is the guaranteed health insurance for those who have a pre-existing

condition. Another valuable benefit of Obamacare has provided insurance to millions of children who remain on their parent's insurance up to the age of twenty-six. The ACA provided prescription drug discounts for seniors who reach the coverage gap in Medicare Part D. The law requires insurance companies to provide preventative services, such as mammograms and colonoscopies, without charging co-pays or deductibles.

The Commonwealth Fund is a private foundation that aims to promote a high performing health care system that achieves better access, improved quality, and greater efficiency, particularly for society's most vulnerable, including low-income people, the uninsured, minority Americans, young children, and elderly adults.

According to The Commonwealth Fund, the ACA has facilitated insuring more than 20 million Americans and facilitating change in how we organize and pay for health care. Changes in healthcare delivery, brought about by the ACA have lowered hospital patient readmissions. The recent challenges in the ACA marketplaces – like skyrocketing premiums – are not insurmountable. There was a lot of mispricing of premiums in the early years of the law and now prices are rising to market level. Premium prices are now being adjusted based on actual experience which accounts for the increases in premiums. There are many options for improving the affordability of private health insurance.

There have been over 50 attempts to repeal the ACA that translates into 80 hours of time at considerable cost to taxpayers – time that would have better spent on fixing its deficiencies. Repealing the ACA would negate all of the gains achieved in the last six years, especially for the uninsured and underinsured. The ACA has made significant differences in the lives of millions of Americans.

We must stand united to make sure that America delivers on its promise of quality, affordable, accessible, culturally competent healthcare for all Americans– it is not a privilege but a civil right. ■