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A HISTORICAL VOTE IN WASHINGTON

"With all the punditry, all of the lobbying, all of the game-playing that passes for governing in Washington, it's been easy to doubt our ability to do such a big thing, such a complicated thing, to wonder if there are limits to what we, as a people, can still achieve. But today, we are affirming that essential truth – a truth every generation is called to rediscover for itself – that we are not a nation that scales back its aspirations. We are not a nation that falls prey to doubt or mistrust. We don't fall prey to fear. We are not a nation that does what's easy. That's not who we are. That's not how we got here. We are a nation that faces its challenges and accepts its responsibilities. We are a nation that does what is hard. What is necessary. What is right." With those gallant words, President Barack Obama pronounced the historic new law of the land.

The United States is not a pioneer. Every other advanced industrial society has decades ago guaranteed its citizens the access to medical care. We are playing catch up.

The historic Health Care Reform law is actually made up of two bills, H.R. 3590, the Patient Protection and Affordable Care Act and H.R. 3509, the Reconciliation Act of 2010. Reform measures H.R. 4872 and S.R. 3590 are not perfect, but take this country in the right direction. These make health care measures affordable for the middle class, accessible for all Americans, and hold the insurance industry accountable.

Rep. John Dingell of Michigan, the longest serving Congressional Representative and the third longest serving Congressman ever, has advocated for affordable health care for all Americans for 55 years. His father, who held the Michigan seat before him, also pressed for health care during his term. When Medicare was passed in 1965, the younger Dingell thought insurance would quickly follow for the rest of America. Sixteen years ago when President Bill Clinton tried to pass a bill for health insurance reform, Rep. Dingell was the chair of one of the key House committees handling the bill. Despite being a powerful lawmaker, it near killed him that he couldn't get his own committee to send the bill for a vote on the House floor.

More than 350 organizations support the reform legislation including the American Medical Association, AARP, American College of Physicians, American Nurses Association, Paralyzed Veterans of America, American Health Association, American Cancer Society Action Network, American Diabetes Association, Catholic Health Association, Federation of American Hospitals, National Committee to Preserve Social Security and Medicare, and Families USA.

These reforms mean real benefits to people who are not getting their money's worth from the current system. The Congressional Budget Office (CBO) determined that the reforms will extend coverage to more than 95% of Americans. Spreading costs over this greater patient base will lower health care costs over the long term. The CBO calculated that the new law will cut the deficit by \$138 billion in the first 10 years, and reduce it another \$1.2 trillion in the next years.

And it's not a job-killer, either. The expansion of access means that there will be more than 16 million new customers of health insurance companies, which is surely a boost to the industry.

Here are some of the benefits of this landmark legislation.

Quality, Affordable Health Care for All Americans

- Health plans will be banned from dropping people from coverage when they get sick.
- Health plans will be banned from denying care to children with pre-existing conditions.
- Insurance companies are barred from discriminating based on pre-existing conditions, health status, and gender.
- Middle class American families and small businesses will be given the largest tax cut for health care in history, through premium tax credits and cost-sharing assistance.
- Health exchanges will be created, which are competitive marketplaces to give individuals and small business the ability to buy affordable health care coverage, the way big businesses can.
- Employers who offer coverage to retirees aged 55-64 will be supported by a reinsurance program.
- Community Health Centers will be bolstered to expand access in communities where care is needed most.
- Government regulators will be empowered to review plans that demand unjustified, egregious premium increases.
- Eligible small businesses would receive a tax credit.
- Health plans will be prohibited from placing lifetime caps on coverage, and from 2014, from imposing annual limits on coverage.

Investments in Existing Government Health Programs

- Payments to primary care doctors under Medicaid and Medicare will be increased.
- Elders who face the "donut hole" for prescription medication would get relief. Medicare beneficiaries who "go into the donut hole" will receive a \$250 rebate. After that, they will get a 50% discount on brand name drugs, which will increase to a 75% discount on brand name and generic drugs by 2020.

- Elderly patients in Medicare will have free, annual wellness visits. From 2011, elders can receive free preventive benefits under Medicare, such as for cancer and diabetes screenings.
- Senior citizens with at least one chronic medical condition such as high blood pressure or diabetes (80% of Medicare patients) will receive better chronic care.

Improving Overall Health and Preventing Chronic Disease

- The cost-share a patient pays for recommended preventive care would be eliminated.

Boosting the Health Care Workforce

- Scholarships and loan repayment programs will be available to train more doctors, nurses, and other professionals.
- Incentives will be available to primary care practitioners to encourage them to practice in underserved areas.

These improvements to our country's healthcare system are due to President Obama and the Democratic Congressmen and Congresswomen who did not give up on a difficult task. Many obstacles were erected to stop this important legislation, but advocates in Congress and throughout our country persevered and achieved a great legislative victory. Many past presidents tried to reform healthcare. It was a son of Hawaii, Barack H. Obama, who will be remembered as the architect of the great Health Care Reform of 2010.