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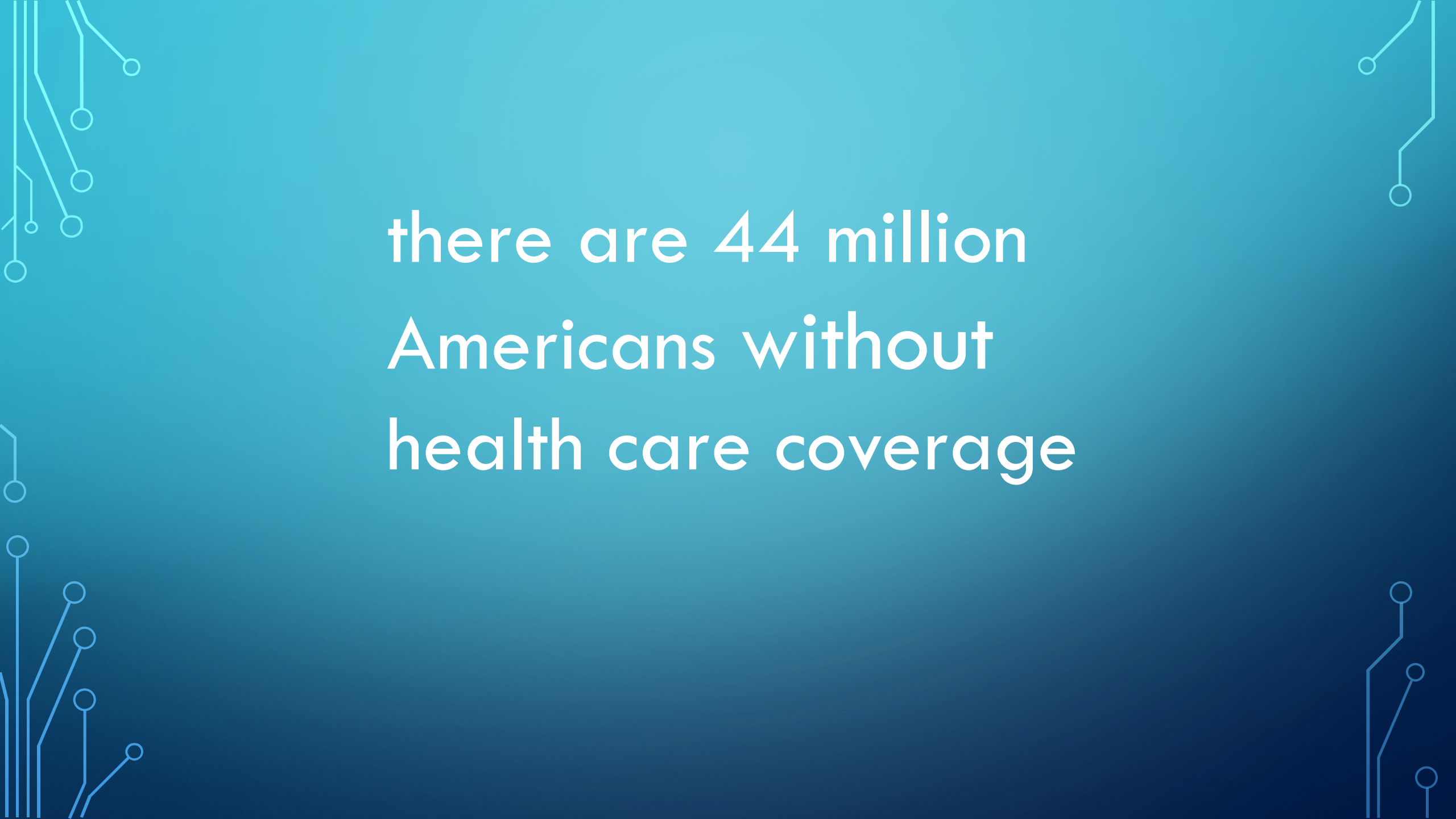
# *PATIENT PROTECTION AND AFFORDABLE CARE ACT (PPACA)*



ACA

OBAMA CARE

THE GOOD, THE BAD AND THE UGLY

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there are 44 million  
Americans without  
health care coverage

# ACA

- The Affordable Care Act was signed into law on March 23, 2010 ; upheld by the supreme court on 6/ 28, 2012.
- Goal is to give more Americans access to affordable, quality health insurance, and to reduce the growth in health care spending in the U.S.



## WHERE DO WE STAND COMPARED TO OTHERS

- LIFE EXPECTANCY 78 YEARS ( NUMBER 47 , BEHIND BOSNIA)
- DISABILITY ADJUSTED LIFE EXPECTANCY ( HEALTHY LIFE: NO.24, BELOW ALMOST ALL OTHER DEVELOPED NATIONS)
- FAIRNESS NO.32
- ONLY 40% OF AMERICANS ARE SATISFIED:  
DENMARK 91%, OUR RANK 14

## NUMBER ONE

- Cost of care
- 15% of GDP
- “ Responsiveness” Dignity, Privacy, Wait time to see Specialist, Freedom to choose Doctors or Hospital

## THE GOOD

- We Do Have the Best Medical Care in the world
- We treat diseases that no one can treat
- We are able to fix 1 lb babies, Bypass on 90 year old and save people with multiple serious trauma



## THEN WHY WE HAVE SUCH LOW RANK? BECAUSE

- Auto accidents, Suicides, Homicides
- mothers delivering babies without Prenatal care
- huge drug related problems
- good in treating diseases but not good in prevention



# GIVE ME THE NUMBERS / THE SAD

- In 2010: 5.4 million crashes. 1 death Q 15 minutes ( 100/day)
- 2 million ER visits due to assaults, >16000 deaths Homicides
- >11000 Firearm related ( > 1 every hour)
- 40,000 suicides (20,000 firearm related ( > 1 Q 30 min.)
- 38,000 drug related deaths ( 1 death every 15 minutes)

## PROBLEMS/ BAD

- Access to Health Care ( Uninsured/ Underinsured)
- Cost of health care :No incentive to save Money
- Legal/ Malpractice
- Excessive testing
- Disconnect between Consumer/ Provider/ Payer

# GOALS OF ACA

- Increasing the Quality and Affordability
- Lowering the Uninsured Rates ( By expanding Public and private)
- Reducing the cost for Individuals and Govt.
- mandates, subsidies, and insurance exchanges



# OVERVIEW OF PROVISIONS

- Same Rate: Pre-existing Conditions/ Gender
- Minimum Standards
- Individual Mandate : Buy or Pay Penalty
- Health Insurance Exchanges



## GOALS ACA

- Insurance to cover all applicants
- Shift the system towards Quality from Quantity

## ACA

- As of May 2014
- approximately 20 million gained health insurance coverage under the ACA, percentage of uninsured dropped from 18% in 2013 to 13.4%

## OVERVIEW PROVISIONS

- Govt. subsidies; Medicaid Expansion
- Medicare Payment Reform : Fee for Service to Bundled
- Close Donut Gap
- Employer Mandate: 50+ employee



## WHY INSURE EVERYONE??

- Pneumonia Vaccine cheaper than to Rx for Pneumonia
- Hypertension v/s Stroke or MI or Renal Failure
- Diabetes v/s MI or renal failure/ Hemodialysis or PVD
- Early Cancer v/s Metastatic Cancer
- Gym. Or Smoking Counseling v/s it's complications



# UGLY

- Politicians and Partisanship
- Lack of true commitment for long term solution
- Main goal: get elected ; no one wants to make hard decision
- Too Late to come up with a system without Insurance
- Insurance : the CAUSE of disconnect

# ESSENTIAL BENEFITS: SCREENING & COUNSELING

childhood immunizations and adult vaccinations

mammograms and colonoscopies, wellness visit

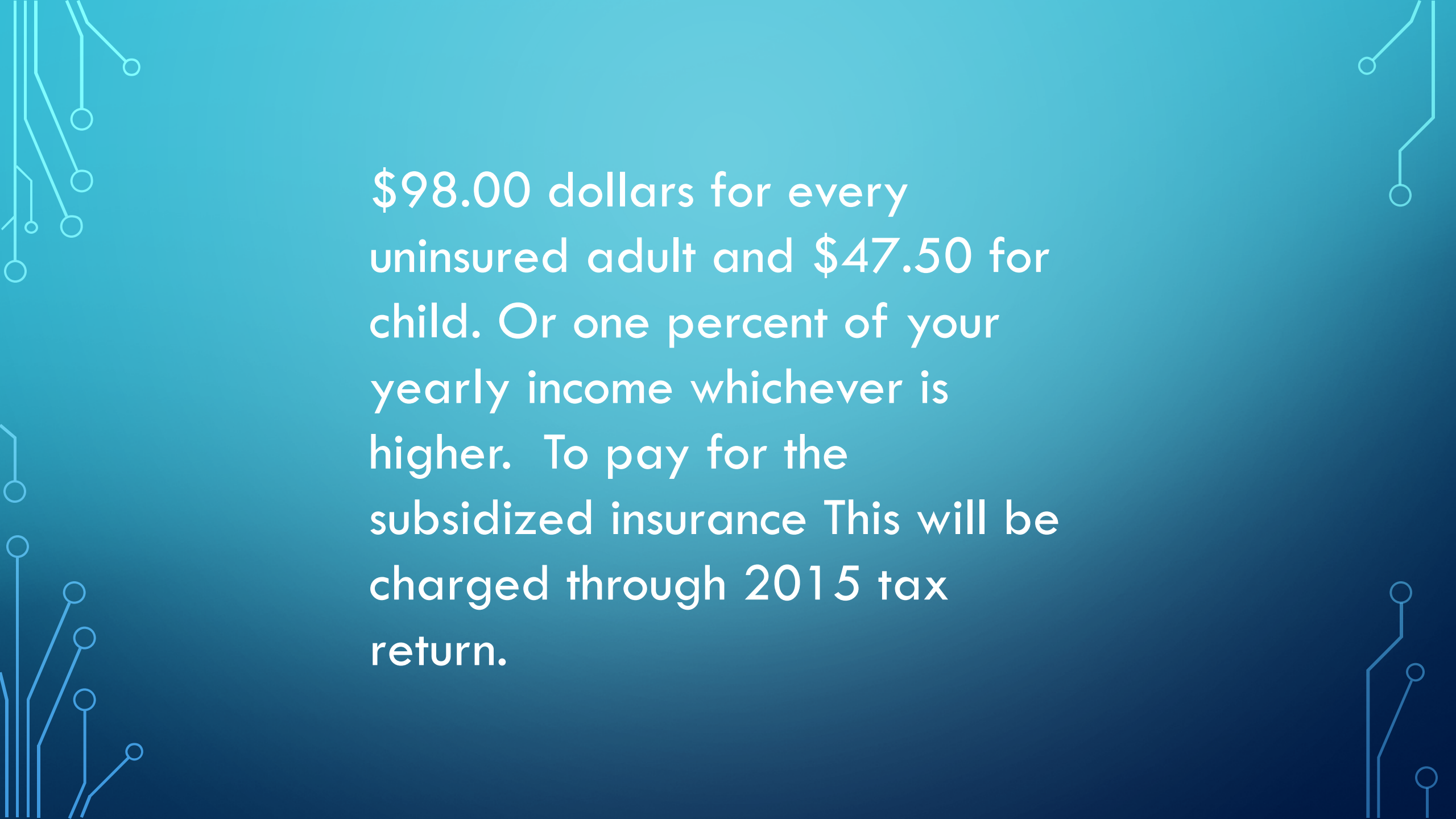
gestational diabetes HPV STI HIV contraceptive

methods, breastfeeding , domestic violence

## DATES TO REMEMBER

- **March 31, 2014:** 2014 Open Enrollment ended
- **November 15, 2014:** 2015 Open Enrollment starts
- **December 31, 2014:** Coverage ends for 2014  
Marketplace plans
- **February 15, 2015:** 2015 Open Enrollment ends



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\$98.00 dollars for every uninsured adult and \$47.50 for child. Or one percent of your yearly income whichever is higher. To pay for the subsidized insurance This will be charged through 2015 tax return.



## FOUR TIERS OF COVERAGE:

- bronze, silver, gold, and platinum

## BENEFITS

- All categories: same essential health benefits.
- bronze plans :lowest monthly premiums and highest out-of-pocket costs, and vice versa for platinum
- 60% (bronze), 70% (silver), 80% (gold), and 90% (platinum).

## INSURANCE COMPANIES

- spend at least 80–85% of premium dollars on health costs and claims instead of administrative costs and profits; rebates must be issued to policyholders if this is violated



# NOT GOING TO TALK ABOUT

- Controversy of Contraceptives
- Women are now allowed to use Forks in Saudi Arabia
- HELLO: This is 2014

## PAYMENTS CHANGE

- paying-for-quantity to paying-for-quality
- incentives to reduce hospital infections
- electronic medical records
- accountable care organizations: bundled payments

## SUMMARY

- It's not an Insurance
- Young adults stay on Parents plan till age 26
- Preventive care, Immunization, counseling free
- Preexisting clause removed
- No annual or life time limit
- Prescription discount



## MEDICAID EXPANSION

- We are depriving 1.2 million Floridians of Insurance by not going with Medicaid Expansion



