The Affordable Care Act (ACA)
ACA Overview

• Major themes/goals:
  • Expand access to care through insurance coverage
  • Enhance the quality of health care
  • Improve coverage for those with health insurance
  • Make health care more affordable
ACA Overview Continued

• Improve coverage for those with health insurance and enhance quality:
  • Prohibits insurers from denying coverage based on pre-existing conditions
  • Prohibits annual/lifetime caps on coverage
  • Prohibits insurers from rescinding coverage
  • Establishes minimum benefit standards
  • Provides coverage of preventative services with no cost-sharing
ACA Overview Continued

• ALL of Komen’s priorities were included in health reform:
  • Mammography as a required benefit
  • Breast cancer education for young women
  • Access to clinical trials and patient navigation
  • Elimination of pre-existing condition exclusions, lifetime and annual caps
  • Out-of-pocket spending limits
State decisions for creating health insurance exchanges, as of May 28, 2013 - Kaiser Family Foundation – www.statehealthfacts.org
Essential Health Benefits (EHB)

• Essential Health Benefits (EHB) are a set of health care service categories that must be covered, starting in 2014.

• The following plans must include the EHB package:
  • Plans in the individual and small group markets both inside and outside of the Exchanges (but *not* including grandfathered plans)
  • Medicaid benchmark and benchmark-equivalent
  • Basic Health Programs

• ACA provides general parameters for the EHB and requires the Secretary of HHS to define EHB.
Essential Health Benefits (EHB)

- EHB must include items and services within the following 10 categories:
  - Ambulatory patient services
  - Emergency services
  - Hospitalization
  - Maternity and newborn care
  - Mental health and substance use disorder services, including behavioral health treatment
  - Prescription drugs
  - Rehabilitative and habilitative services and devices
  - Laboratory services
  - Preventive and wellness services and chronic disease management
  - Pediatric services, including oral and vision care
Medicaid Expansion

• Medicaid access matters: A recent study, found a significant increase in the number of mammograms received by women with Medicaid coverage compared to their peers who applied, but were not able to enroll in Medicaid.

• Medicaid Expansion – States can expand Medicaid to all individuals not eligible for Medicare under age 65 (children, pregnant women, parents, and adults without dependent children) with incomes up to 133% FPL with enhanced federal match.

• If states choose to begin expansion in 2014, the federal match is 100 percent. The match will continue to adjust over the years until 2020 and beyond when the match will stay at 90 percent.
State decisions for expanding Medicaid, as of July 1, 2013 - Kaiser Family Foundation – www.statehealthfacts.org
Future Implications and Gaps

Gaps will remain:

• The Congressional Budget Office (CBO) estimates that nearly 30 million non-elderly individuals will be uninsured in 2016.

• Who are they?
  
  • Undocumented immigrants
  
  • Individuals eligible for Medicaid but not enrolled
  
  • Individuals exempt from mandate (i.e. no income tax, religious exemptions, or other hardships)
  
  • Those that will choose to remain uninsured and pay the penalty
Future Implications and Gaps

Possible NBCCEDP Roles:

- A recent study by George Washington University estimated more than 1.7 million women will remain uninsured and eligible for breast screening through NBCCEDP in 2014.
- These women will likely be in harder to reach populations, with less education and limited English proficiency.
- Increased and more involved role in educating women about the importance of screening and navigating the system.
Things to Consider

• What is your state’s marketplace/exchange status: state, federal or combined?

• Did your state choose to expand Medicaid?

• How your population is going to change?

• Who in your community is likely to stay uninsured?

• What the health systems are doing to be prepared for reform (community assessment)?
Resources

• Kaiser Family Foundation- www.kff.org
• Healthcare.gov- www.healthcare.gov
• American Medical Association- www.ama-assn.org
• American Assoc. of Medical Colleges- www.aamc.org