



**ARKANSAS
ADVOCATES
FOR CHILDREN & FAMILIES**

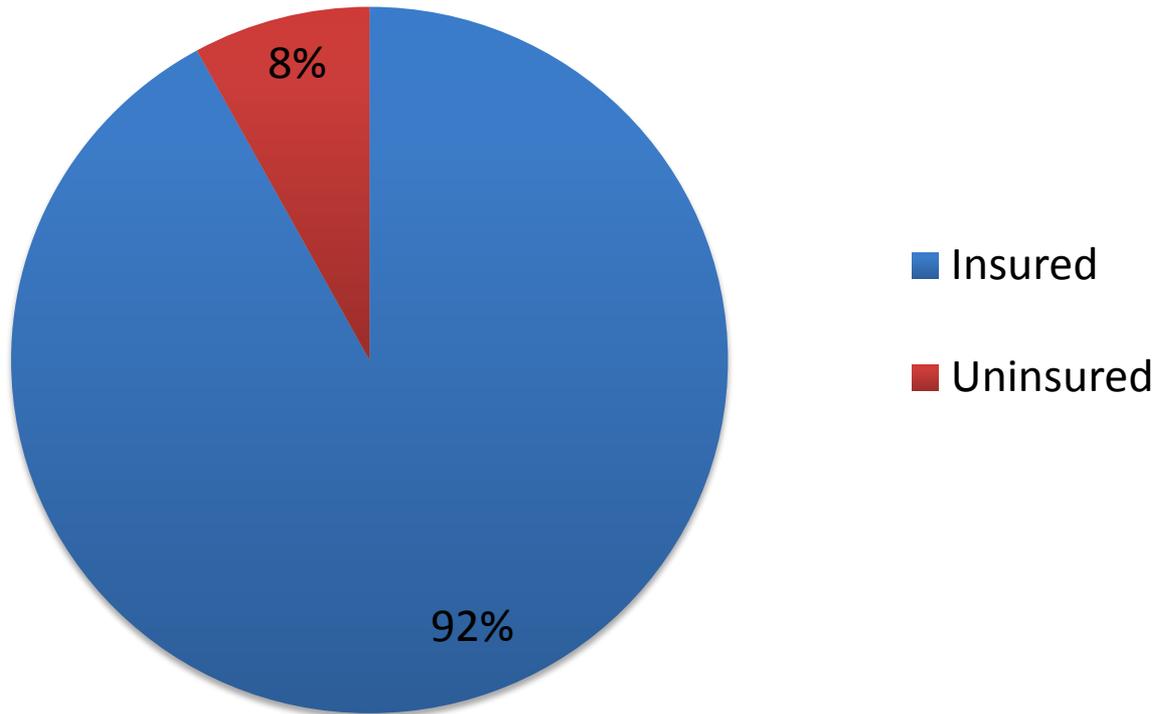
**Patient Protection and Affordable Care Act
2011 Sustainability Conference – March 30, 2011**

What does the ACA do for families?

- Delivers quality coverage for the whole Family...
 - Medicaid up to 133% FPL (\$24,352 for a family of three)
 - College-age children (up to 26) now on the family plan
- That they can rely on when they need it most...
 - No more denying coverage for pre-existing conditions or benefit caps
- At a cost families can afford...
 - Tax credits for moderate income families
- Through family-friendly systems with less red tape.

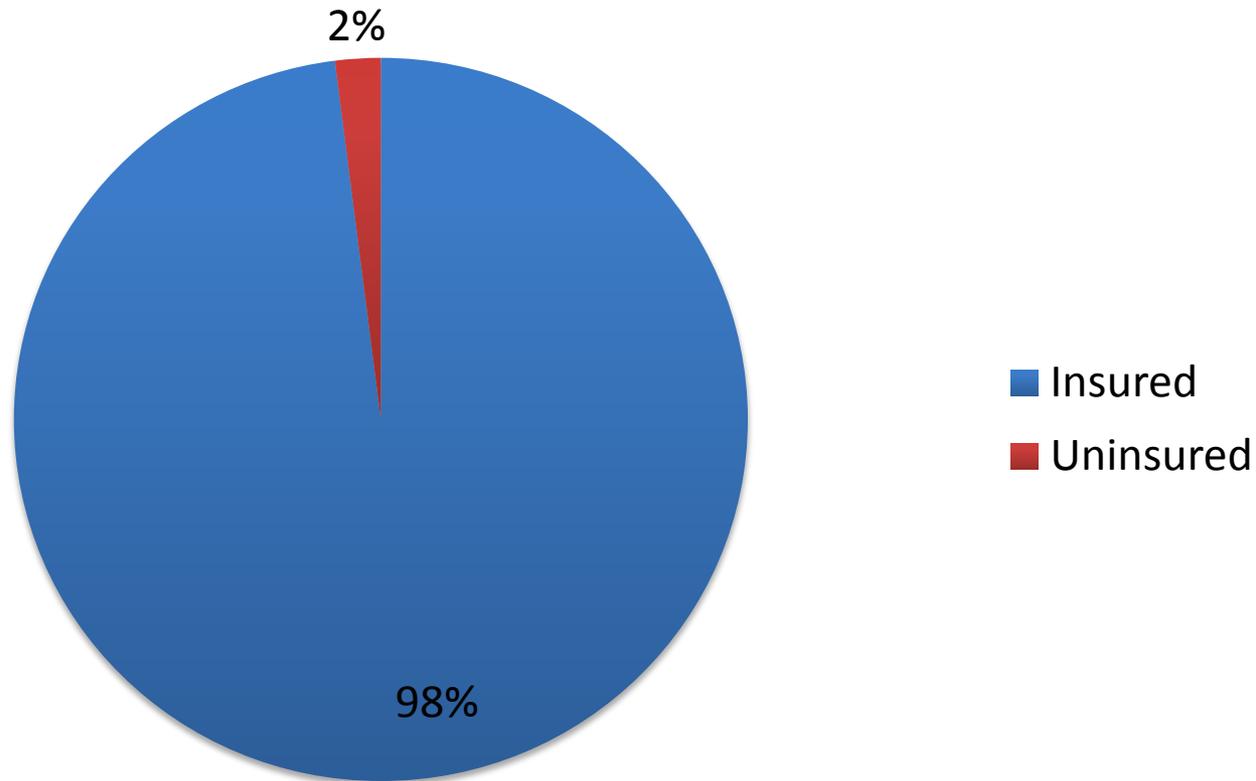


The Promise of the ACA for All



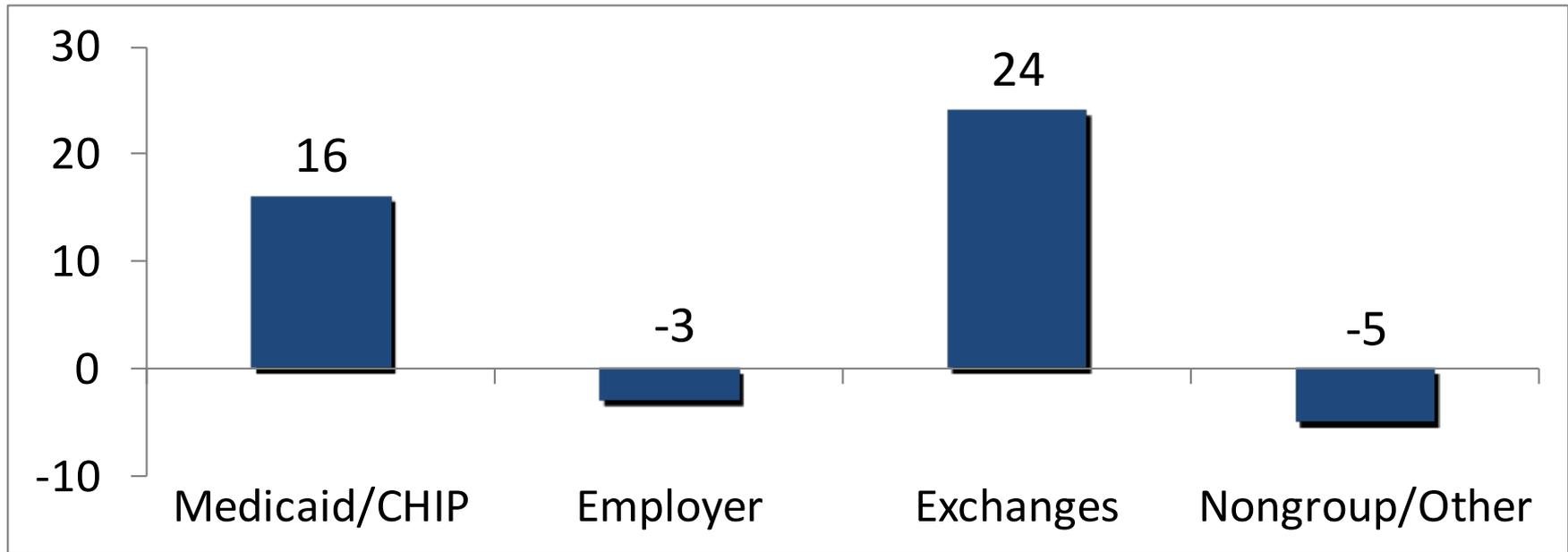
Source: Congressional Budget Office, “Cost Estimate of HR 4872, Reconciliation Act of 2010 (Final Health Care Legislation)” (March 20, 2010).

The Promise of Health Care Reform for Kids



Source: L. Dubay, A. Cook, & B. Garrett, "How Will the Uninsured be Affected by Health Reform?: Children," Urban Institute (April 2009).

How Will the Newly Insured Get Coverage?



Source: Georgetown Center for Children and Families analysis of Congressional Budget Office, "Cost Estimate of HR 4872, Reconciliation Act of 2010 (Final Health Care Legislation)" (March 20, 2010).



Exchanges Offer Subsidized Coverage

- 29 million new enrollees in state-based exchanges
- An estimated 323,000 in Arkansas
- Tax credits offset premiums for individuals/families up to 400% and not eligible for public programs
- Families under 250% also get assistance with cost-sharing
- No one can be denied coverage or charged more because of health status

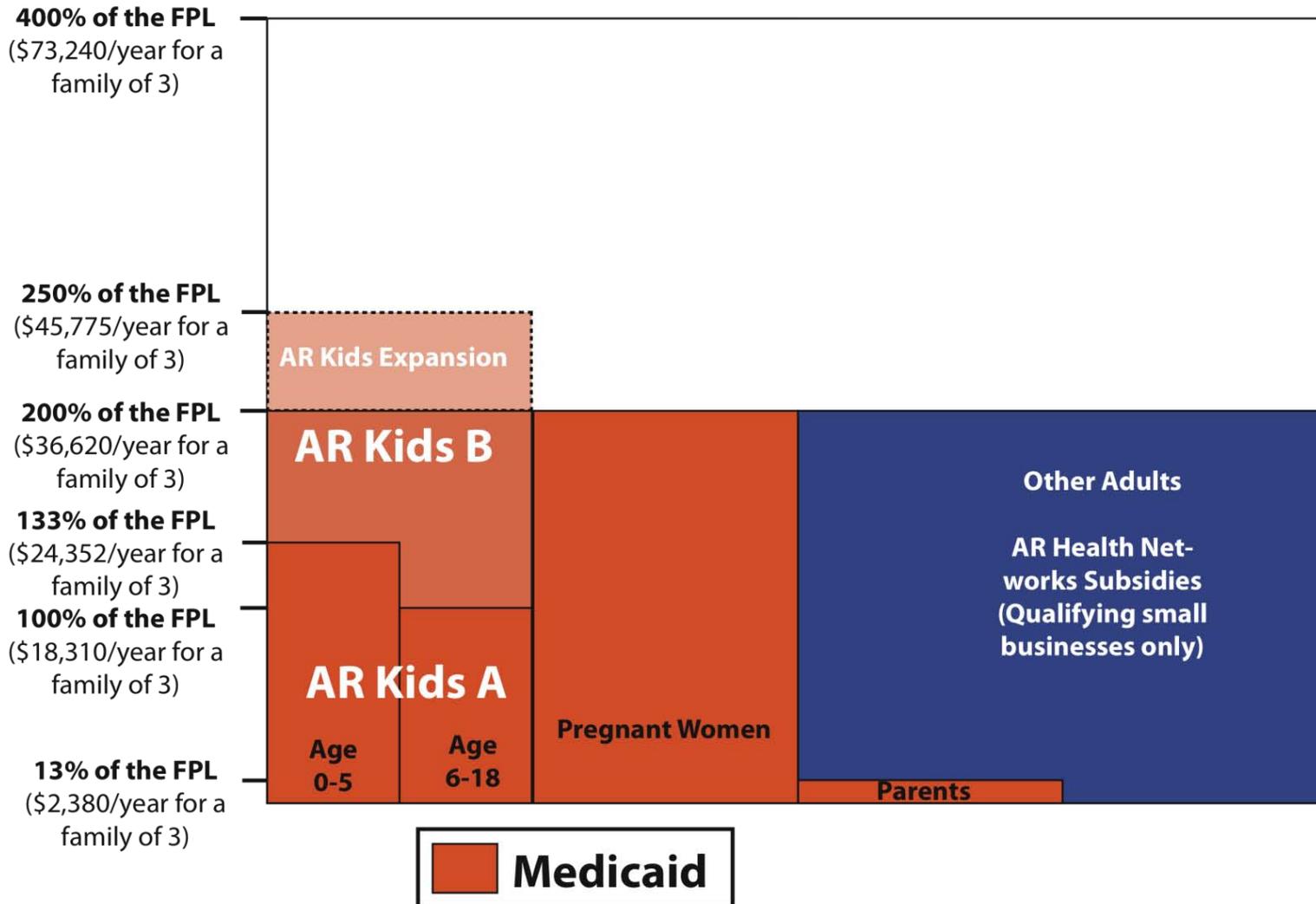


New Medicaid Ceiling at 133% FPL

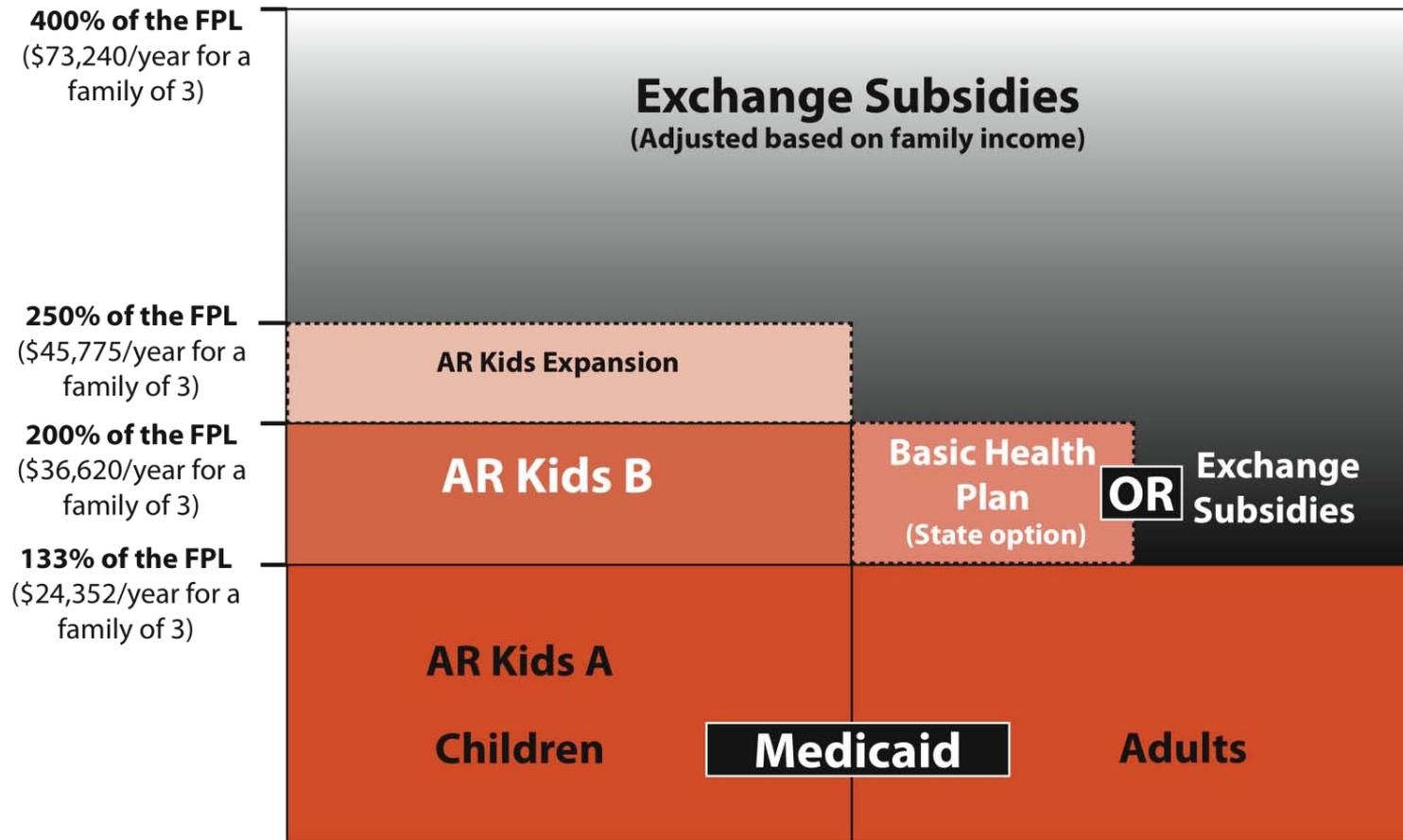
- 16 million new enrollees (parents, adults)
Increased federal support
- An estimated 251,000 in Arkansas
- CHIP children moved to Medicaid (EPSDT) –
est. 70,000
- Medicaid coverage for children aging out of
foster care up to age 26
- No asset test for most people in Medicaid



Arkansas Publicly Subsidized Coverage, 2011



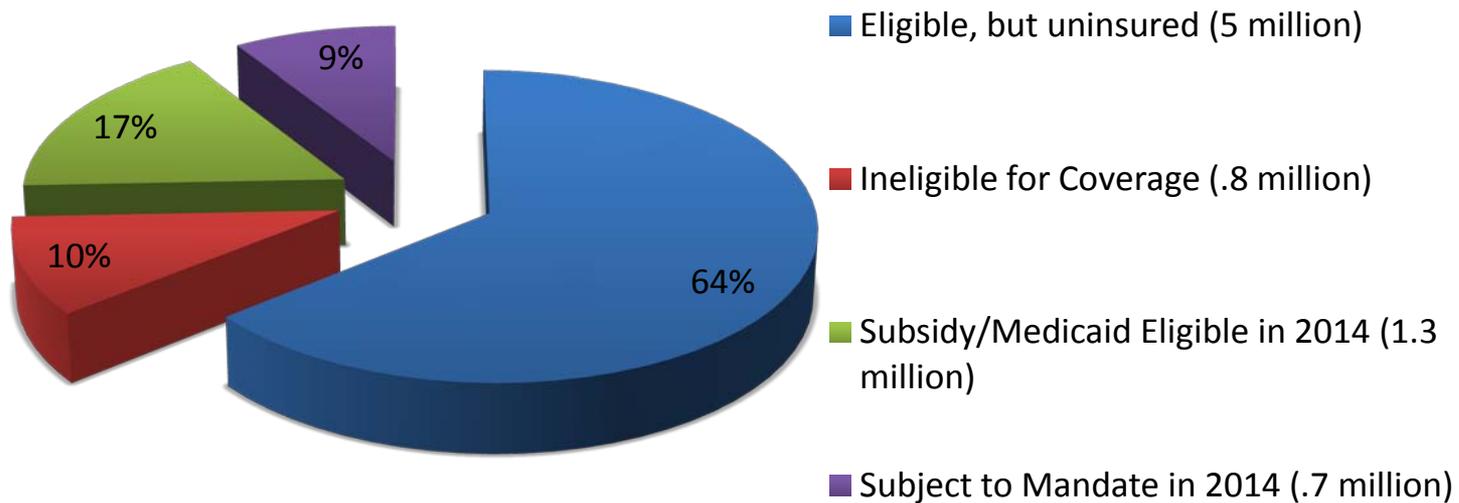
Arkansas Publicly Subsidized Coverage, 2014



Note: Arkansas must maintain children's income eligibility at 200% or higher until at least 2019.

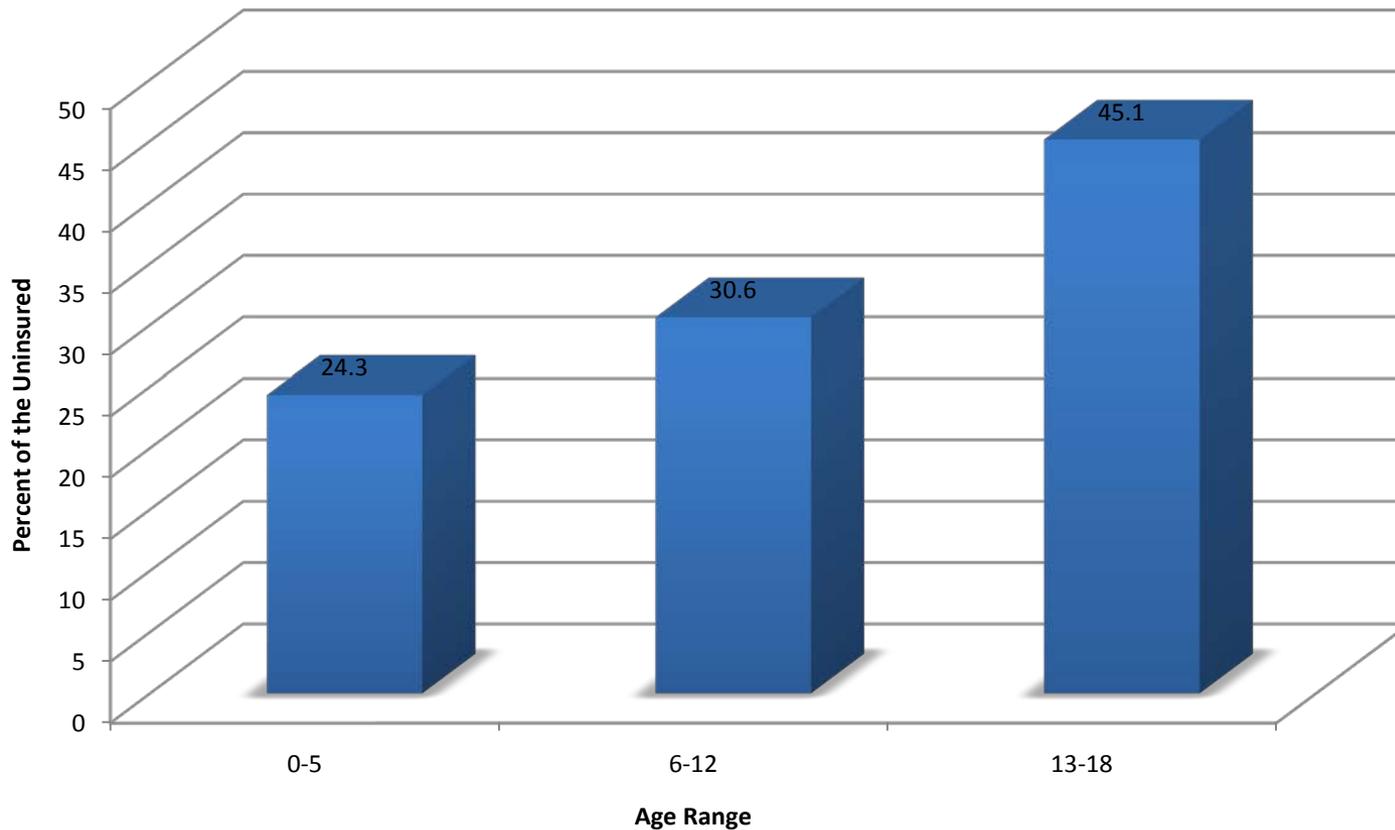


Who are the 7.8 Million Uninsured Kids?



Source: L. Dubay, A. Cook, & B. Garrett, "How Will the Uninsured be Affected by Health Reform?: Children," Urban Institute (April 2009).

Distribution by Age, Arkansas, 2008



One year later



Legislative hurdles remain

House Bill 2138

- Allows Arkansas to set up our own health insurance exchange under the federal Affordable Care Act.
- Either we set it up the way we want, or the feds do it for us.
- Consumer-friendly. As a state, we can put the right rules and systems in place—with advice from consumers—to deliver quality, affordable, dependable care to our children and families.

Budget including some implementation funding

- Failed in House on Tuesday



Implications in Arkansas

- 251,000 newly Medicaid-eligible, another 323,000 subsidized on Exchange plans
- \$2 Billion in new Medicaid coverage payments
- Additional funds from subsidies into state economy.
- State role, including Exchange, will allow Arkansas to:
 - Establish a standard benefit plan
 - Regulate market reform
 - Set up a transparent system
 - Require evidence-based pricing structure



Help us fight the misrepresentations

- NO real-estate tax
- NO jail time for lack of participation
- NO board or committee to which an individual must submit for care
- NOT job killing (will create jobs in Arkansas)
- Health insurance coverage will NOT affect taxable income.



Employers

- Small (25 employees or less) receive tax credit to offer coverage
- Employers with less than 50 employees exempt
- Employers with 50-200 employees must “pay or play”
- Employers with more than 200 employees are required to offer coverage



Implementation

January 1, 2014

- Individual / employer mandates
- Insurance exchanges
- Medicaid expansions
- System reforms



Already in Place

- Young adults on their parents' policies to age 26
- No lifetime limits or dropped coverage when sick
- Children no longer denied coverage for pre-existing condition
- New plans must provide preventative services without co-pays
- States must hold steady on current levels for Medicaid, CHIP plans
- High-risk pool for qualified, uninsured adults with pre-existing conditions





Thanks to ARKids First and Medicaid,
we can start to cover uninsured
children RIGHT NOW

Keep in touch with us, and keep up to date:

- Arkansas Finish Line Coalition:
www.ARFinishLine.org
- AACF web site:
www.aradvocates.org
- ARVoices Blog:
<http://www.aradvocates.org/arvoices-blog/>

Additional Resources:

- Arkansas Center for Health Improvement:
<http://www.achi.net/HCR.asp>
- Federal and state-level information: www.healthcare.gov



www.aradvocates.org

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