

Affordable Health Care Act Benefiting Millions

Since passage of the Obama Affordable Health Care Act in March 2010 there has been a step by step process to put different provisions of the Act in place. During the past two years, 43 of the 46 provisions of the law have been implemented and these changes brought real benefits to peoples' lives. So, even as the headlines are dominated by political rhetoric from Republicans concerning repeal of the Affordable Care Act and the Supreme Court challenge to portions of the law, it is important to remember that the law is helping many millions of Americans with health care coverage they couldn't have dreamed of without this legislation. That story deserves to be told.

Coverage of Children to Age 26

One of the provisions that took effect in 2011 was the requirement that young adults will be allowed to stay on their parents' plan until they turn 26, unless they are offered insurance at work. The Obama Administration estimates that this clause gives coverage to 2.5 million young adults who previously had no insurance coverage at all. Before the law took effect about 36% of Americans age 19-25 were uninsured. This figure has now been reduced to 27%.

At twenty years old, Nikita Calica knows more about doctors, cancer treatments and the health care needs of cancer survivors than she should.

When she was in the seventh grade, at age 12, she went through four rounds of chemotherapy and then had a tumor removed from her ovary. With an upbeat and optimistic outlook she continued with the six month checkups and CAT scans that checked her lungs, ovaries, blood and hearing because that is sometimes impaired by chemo treatments.



Nikita Calica and her father, Ray Calica

“I was so lucky because the cancer treatments and the checkups were covered by my dad's health care plan,” said Nikita. “Each one of those CAT scans was \$10,000.” At the time her father, Ray Calica, worked at the Weyerhaeuser mill in Aberdeen, WA and was covered by the Bledsoe Health and Welfare Trust plan.

But upon turning eighteen Nikita was suddenly without health coverage. The Weyerhaeuser mill had closed. Ray lost his job and enrolled in a course on computer aided drafting at a local college.

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“My immune system was weakened from all that chemo so I got sick a lot. I got bladder infections, colds, and the flu and then within a four month period two cysts appeared on my ovary. The cysts ruptured and it was so painful. I was trying to avoid going to the hospital because I didn’t have health insurance but I really had no choice this time,” Calica explained.

To pay off her hospital bills totaling almost \$4,000 Nikita traveled to Hawaii, where her brother was stationed as a Marine, and worked two jobs. “It was a tough period but I was so glad when that debt was paid off. Those collection agencies were bugging me all the time. I knew I couldn’t get along without health coverage.”

When visiting her father and stepmother in Shelton, Washington the family was catching up on the news concerning the Obama Affordable Care Reform Act and heard about the mandate requiring plans to cover children of employees up to the age of 26. Vincelle Calica, Nikita’s stepmother, called her health plan---the Bledsoe Health Plan---and learned that Nikita was indeed, eligible to be re-enrolled as a dependent.

“This was really an exciting moment for Celly and me,” said Ray. “As parents we always worry about our kids and we know how badly Nikita needs health care coverage.”

Nikita got the news in July 2011 and, in typical expressive fashion, jumped up and down with joy. “I was just extremely excited to have health coverage and I’m so thankful to my step mom, Celly, and to President Obama. When people say the President hasn’t done much I get in their face and tell them to look what he’s done for me personally. That’s really cool!”

Coverage for Pre-Existing Conditions

To increase access to health care the Obama health reform law required states to set up transitional risk pools to provide coverage to individuals who are uninsured because of a pre-existing condition. This measure took effect in 2010.

This provision is very popular with the American public. In a 2009 poll conducted by Time magazine 80% of Americans favored a provision that insurance companies insure people even if they suffer from a “pre-existing” illness or condition. A recent study by the Department of Health and Human Services reveals an alarming fact. Fifty to 129 million non-elderly Americans have a pre-existing condition and up to 1 in 5 non-elderly Americans with a pre-existing condition are uninsured. Obviously, the need for expanded coverage is great.

Nola Cross and her husband own a small computer repair business in Battle Ground, Washington. When they opened their business in 2000 they were able to find a health insurance plan to cover them and their one employee. “When self-employed you feel a bit like a rebel, running against the grain. We were optimistic and thought nothing bad could happen,” said Cross. “But then the recession hit two years ago and our business

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really suffered. We had to make the difficult decision to cancel our health care plan to help save the business. We just had no other choice.”



Nola Cross

It was at this low point that Nola received the devastating news that she had uterine cancer. “I felt so low it’s impossible to describe. I didn’t think things could get any worse,” said Cross. “To hear the “c” word and then knowing I had no insurance coverage to pay for surgery dropped me to a new low.”

Cross felt symptoms during the summer in 2011 but was reluctant to make a doctor’s appointment because of the cost of a visit and the worry that

she couldn’t pay for surgery if that was needed. “Finally, my mom made sure I went to the doctor and paid for the visit.”

When Cross was reviewing the materials she carried home from the cancer center’s financial office a brochure caught her attention. It was from a local insurance provider and when she called the person on the other end of the line explained that they had insurance available for pre-existing conditions like hers due to passage of the Affordable Care Act. “I couldn’t believe what I was hearing and didn’t understand why no one had mentioned this insurance before now,” explained Cross. “I was so grateful and relieved all at the same time. And the premium was reasonable too. This coverage means that we now have a chance to save our business and stay current on our mortgage payments.”

The requirement on covering pre-existing conditions took effect in July 2010. It is essentially a phase-in until 2014 when all discrimination against pre-existing conditions will be prohibited. This “bridge” until 2014 is for individuals who have been uninsured for at least six months and is available as state plans or as a federal option.

Cross estimates that the cost of the surgery and follow-up chemotherapy treatments will be about \$40,000. Of that total, the insurance plan will pay all but about \$5,000 and that, Cross points out, is manageable.

Nora Cross has completed her surgery and will be undergoing chemotherapy treatments for the next four months. She expects to be working in the computer repair business as she undergoes treatment.

Prescription Drug Costs for Seniors

The Affordable Care Act phases out the so-called doughnut hole for prescription drugs under Medicare. In 2011 more than 2 million seniors received help with the escalating

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costs of prescription drugs. The doughnut hole is the gap that seniors must pay after paying the first \$2840 on medications in a year. After paying that amount seniors must pay the next \$3600 out of pocket before the catastrophic coverage kicks in.

The doughnut hole shrunk by 40 percent last year---a big help to elderly citizens who are required to take prescription drugs on a regular basis. A 50 percent discount takes effect in 2012 on brand name drugs and this will yield an average savings of \$581 for those covered by Medicare.

If Republicans succeed in repealing “Obamacare”, as they call it, these discounts and savings to seniors will be wiped out.

Preventive Screening Saves Lives

While the 2010 Affordable Care Act does not mandate private medical plans to insert new benefits for early detection and the prevention of diseases, this area is clearly one of the focal points of the new law. For example, the law sets up a Prevention and Public Health Fund to invest in prevention programs that can help keep Americans healthy---like smoking cessation and combating obesity. And effective in 2011 Medicare changed to allow seniors to have free preventive services, such as annual wellness visits.

Many private plans have gotten the hint while others were already on their way towards introducing new coverages for preventive services. The Bledsoe Health & Welfare Trust Fund was one of those plans that implemented coverage for annual physical exams to help with the early detection of potential life-threatening disease. These strategies lead to better overall health and also contribute to cost savings by finding diseases early when they are less expensive to treat.



Andy Mitchell, Local 2197

Andy Mitchell, a log scaler and member of Local 2197 in Oregon knows first hand the value of having a complete physical exam. In fact, he credits the opportunity to have a physical with saving his life.

Mitchell made his usual doctor visit in late October 2011 to have his cholesterol checked and his prescriptions renewed. He was feeling fine but, since physical exams had recently been added to

the benefit package, he decided to go ahead with a more in-depth examination.

The chest x-ray revealed an abnormality in his heart which caused Mitchell to be referred to a heart doctor for further tests. Mitchell’s aorta had ballooned out and needed to be

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repaired by surgery. Surgery was completed in November and Mitchell is now recovering by walking, getting his stamina back and eating right. He expects to return to work in early February.

“I can honestly say, that without that expanded physical exam I could have ended up with a life ending heart attack,” said Mitchell. “The Obama health reform law definitely had a very positive effect on my life.”