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Health Act Gives Us a Future

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This month marks the first anniversary of the passage of health care reform, officially known as the Patient Protection and Affordable Care Act. This is the most important piece of health care legislation since Medicare was enacted in 1965. It puts us on the road to making health care accessible for all New Mexicans and all Americans. This is a tremendous achievement that we should all celebrate.

The Affordable Care Act has big advantages for all of us. When fully in force in 2014, the ACA forbids insurance companies from rescinding coverage when you actually get sick and need it. The law provides that insurance can't be taken away just because you lose your job, decide to switch jobs, or start your own business. It requires health insurance companies to offer coverage to all, regardless of pre-existing medical conditions. It already protects children from being denied insurance because of medical problems, and it allows young adults to stay on their

families' coverage until they are 26. It lowers the cost of prescription drugs for seniors and ensures that they get check-ups for free or without co-pays.

New Mexico will gain more than almost any other state from this legislation. We are a rural state with an exceptionally high number of families who can't afford health insurance: almost 25 percent, the second-highest in the nation. Lack of insurance forces these folks to go to emergency rooms for care, and this raises insurance rates for privately insured families in New Mexico by an estimated \$2,300 each — the highest such impact in the country. Under the ACA most people in New Mexico will become insured, so that those with insurance will no longer have to pick up these extra costs. And the newly insured will get preventive care.

Most of the 450,000 New Mexicans who can't afford health insurance right now are working for small employers who are not able to afford to provide insurance. Under the Affordable Care Act, these small employers are already eligible for tax credits when

they make insurance available to their employees, and many businesses in New Mexico are already taking advantage of this opportunity.

Starting in 2014, uninsured individuals and small businesses will be able to buy a policy at a reasonable price on the new health insurance exchange, where companies have to fully disclose what they are selling and compete in an open market. The federal government will continue to help with the costs of these policies for those of modest incomes, and the government will also expand Medicaid to cover all adults who are in deep poverty.

There are enormous economic benefits coming to New Mexico under the Affordable Care Act. New Mexico has already received more than \$100 million in federal dollars to help plan for our health insurance exchange, to help insure high-risk individuals and to train providers. Between 2014 and 2020, ACA will infuse an estimated \$9 billion in federal funds into the state — half for expanding Medicaid, and half for helping individuals and small businesses buy private health

insurance on the exchange. These new funds will support tens of thousands of new jobs all over the state. They will also support New Mexico's small clinics, rural hospitals and nursing homes that otherwise face a very uncertain future.

A major objective of the Affordable Care Act is to get a handle on ever-increasing health care costs. These out-of-control costs have been the major driver of the federal debt. The new law has numerous provisions designed to bring future costs of Medicare and Medicaid under control, such as requiring clinics to use proven medical technologies and better coordination of patients' care.

Most important, passage of the Affordable Care Act inaugurated a new culture of health insurance coverage for all Americans. This will save thousands of lives every year and is really something to celebrate!

New Mexico Voices for Children is a nonpartisan, nonprofit organization advocating for policies to improve the health and well-being of New Mexico's children, families and communities.