

We're Not Done Yet?



**CENTER** *for*  
**RURAL AFFAIRS**  
Lyons, NE 68038      Population 963



**Center** *for* Rural Affairs

Established in 1973. A private, non-profit working to:

- Strengthen rural communities
- Create social and economic justice
- Support environmental stewardship
- Create genuine opportunity for all
- Engage people in decisions that affect their lives and their communities

**CENTER** *for* **RURAL AFFAIRS**  
Lyons, NE 68038      Population 963

## Status of Federal Health Reform

- Signed into law March 23, 2010 by President Obama now is “the law of the land.”

CENTER for RURAL AFFAIRS  
Lyons, NE 68038 Population 963

## Immediate Benefits

- Offer tax credits to small businesses to purchase coverage
- Prohibit pre-existing condition exclusions for children in all new plans
- Provide immediate access to insurance for uninsured Americans who are uninsured because of a pre-existing condition through a temporary high-risk pool

## Immediate Benefits

- Prohibit dropping people from coverage when they get sick in all individual plans
- End lifetime limits and restrictive annual limits on benefits in all plans
- Require premium rebates to enrollees from insurers with high administrative expenditures and require public disclosure of the percent of premiums applied to overhead costs

## Immediate Benefits

- Ensure consumers have access to an effective internal and external appeals process to appeal new insurance plan decisions
- Require plans to cover an enrollee's dependent children until age 26
- Require new plans to cover preventative services and immunizations without cost-sharing
- Relief on the Donut Hole

## Rural Provider Provisions

- Area Health Education Centers (AHEC): Recruit young people to health careers and improve rural health care providers
- National Health Care Service Corps: Offers scholarships and loan repayment to medical professionals who practice in medically underserved areas
- Expands rural medical residency programs at rural hospitals.

CENTER for RURAL AFFAIRS  
Lyons, NE 68038 Population 963

## Rural Provider Provisions

- Additional 10% incentive payment for primary care drs practicing in underserved areas
- Pays rural hospitals reasonable costs for lab tests
- Provides \$400 million for 2011 and 2012 for additional payments to hospitals in the bottom 25% of counties (as ranked by Medicare spending on benefits per enrollee)
- Bans physician referrals to hospitals they partially own after December 31, 2010
- Increasing funding to \$11 billion over 5 years for Community Health Centers

CENTER for RURAL AFFAIRS  
Lyons, NE 68038 Population 963

## Health insurance exchanges

- Bill establishes state exchanges for individuals and small businesses (100 or fewer employees)
- Small Business Health Options Program (SHOP Exchange)
- Standardized plans & minimum benefit levels in exchange

## Individual Mandate

- Minimum insurance requirements
- Affordability Protections
- Pre-existing conditions
- Penalties for no insurance
- Hardship waiver, income exemptions

## Subsidies in the Individual Market

Family Income		Senate Bill	
Income as % of Federal Poverty Level	Annual salary (family of 3)	Premiums as % of income	Annual Premiums (family of 3)
150%	\$27,465	4.6%	\$1,263
200%	\$36,620	6.3%	\$2,307
300%	\$54,930	9.8%	\$5,383
400%	\$73,240	9.8%	\$7,178

## Questions?

Thank You



Virginia Wolking  
viriniaw@cfra.org  
402.687.2100  
www.cfra.org

**CENTER for RURAL AFFAIRS**  
Lyons, NE 68038      Population 963