

Message from the President and CEO Celebrating the Fourth Anniversary of the Signing of the ACA

March 26, 2014

Dear Nonprofit Partners:

On March 23rd, many health professionals and consumer advocates marked the fourth anniversary of the signing of the Affordable Care Act. A number of people have published their thoughts about reaching this milestone. Several of these essays were written in terms of the number 4 –Four Reasons to Celebrate the ACA Turning Four; Four Gifts the ACA has Given Americans, etc.

While the Patient Protection and Affordable Care Act has been controversial from the start, we can come up with more than four reasons to celebrate passage of the health law. Here are just a few from our perspective at the REACH Foundation:

1. The end to exclusions for pre-existing conditions, previously a barrier that kept many from qualifying for affordable health care coverage plans.
2. Free preventive care, including well-child and well-women exams, flu shots for children and adults, and more.
3. The 10 Essential Health Benefits, which went into effect this year, a requirement that all new individual and small group health plans for people who don't have traditional employer-based coverage must cover a core set of essential health benefits starting in 2014. These include maternity and prenatal care, immunizations for children and adults, mental health treatment and other basic health services.
4. Financial assistance to help people purchase insurance coverage through the health insurance marketplace.
5. The provision that allows young adults to stay on their parents' health insurance plans to age 26.
6. Consumer protection against unjustified insurance plan rate hikes.
7. Protection from insurance companies charging consumers higher rates based on health condition and/or gender.
8. Creation of health insurance exchanges to help consumers assess insurance options and purchase coverage plans.



As we rapidly approach the March 31 deadline for uninsured individuals to enroll in a health plan, we want to acknowledge the work of health providers, health navigators and assisters, and

health advocates who have increased their efforts to help people enroll for coverage. Navigators and assisters have been working hard, even as lawmakers in Kansas and Missouri have engaged in a lot of talk about protecting consumers from predatory navigators. Many of the individuals who have been trained and certified as navigators and Certified Application Counselors (CACs) are affiliated with well-known and respected nonprofit health organizations. Their focus is on providing information, answering questions, explaining health coverage and guiding people through their decision process.

Missouri's navigator law, which passed last year, added additional state licensing requirements and costs. In Kansas, a few legislators have tried to advance a bill that would impose additional state requirements and costs. The Missouri law was halted by the U.S. District Court for the Western District Court of Missouri in January. The Kansas bill is now in the Senate. It is our strong hope that the bill doesn't progress. Neither Kansas nor Missouri opted to create their own state-based health insurance marketplaces when they had that opportunity.

At this time, our two states are operating federally facilitated exchanges, and navigators and assisters are key to their operation. Navigators have already helped thousands of people in Kansas and Missouri obtain health coverage, many for the first time in their lives. As we know, health coverage isn't a guarantee of good health, but it is an important factor in moving toward better health.

The REACH Foundation thanks the health providers and others who have embraced the health law and worked to realize its potential for uninsured and medically underserved people in our communities!

A handwritten signature in black ink that reads "Brenda R. Sharpe".

Brenda R. Sharpe
President and CEO

Additional Reading:

"Push on in Kansas and Missouri for Final Days of Obamacare Enrollment," KHI News, March 18, 2014

<http://www.khi.org/news/2014/mar/17/push-final-days-obamacare-enrollment/>

REACH Funds Marketplace Enrollment Efforts, December 9, 2013

<http://reachhealth.org/2013/12/reach-funds-marketplace-enrollment-efforts/>