

# **Health Care Reform Implications for Rural Areas**

**Presented by  
Bonnie Braun, PhD**

**Maryland Rural Health Association**

**10-21-10**



# University of Maryland School of Public Health Herschel S. Horowitz Endowed Center for Health Literacy

“This promising new Center commemorates the lifetime achievements and legacy of Dr. Herschel S. Horowitz an internationally renowned dental researcher, educator and pioneer in the field of public health.”

University of Maryland President  
Dan Mote

September, 2007



Herschel S. Horowitz, DDS, MPH  
(1932-2003)

*Advancing a Better State of Health Through Health Literacy Science & Practice*

# Intent of Presentation

- To increase understanding contents of the health reform legislation.
- Understand time frame on > insurance, prevention and wellness, research and workforce
- preparation. This session will make the complex law simple
- enough for attendees to be able to respond knowledgeably.
- Implications for rural residents in Maryland will be explored.



# **Your Opinion About the Health Reform Law**

**Generally Favorable**

**Generally Unfavorable**

**Don't know**

**Survey conducted by the  
Kaiser Health Tracking Poll  
July 2010**



# **Your Opinion About the Health Reform Law**

**You and your family under the health  
reform law will be...**

**Better off**

**No difference**

**Worse Off**



# **Your Opinion About the Health Reform Law**

**Under the health reform law  
our country will be ...**

**Better off**

**No difference**

**Worse Off**



# **Your Opinion About the Health Reform Law**

**Select the word that describes your  
feeling about the health reform law:**

**Confused**

**Pleased**

**Disappointed**

**Anxious**

**Relieved**

**Angry**

# 6-1 Organizing Framework

- Information
- Issues
- Impact
- Implications
- Imperative
- Interventions

# Health Reform: Information

- ❖ Law of the Land
- ❖ Provisions
- ❖ Dates of provisions
- ❖ Opportunities for public policy, health and financial literacy education



**H.R. 3590**

**Public Law 111-148**

**Patient Protection and Affordable Care Act  
of 2010 (Senate version of House Bill).**

**Went to House and Senate Reconciliation Committee**

**Became Public Law 111-152 spoken of as  
the “Affordable Care Law.”**



# Public Law 111-152

- An Act to Provide for Reconciliation Pursuant to Title II of the Concurrent Resolution on the Budget for Fiscal Year 2010 (S. Con. Res. 13). Amends Public Law 111-148 and includes provisions to help make higher education more affordable. The law makes a number of health-related financing and revenue changes to the Patient Protection and Affordable Care Act enacted by H.R. 3590 and modifies higher education assistance provisions. Approved March 2010.
- 111-148 and 111-152 are collectively known as health reform law.



<http://bookstore.gpo.gov/actions/GetPublication.do;jsessionid=90F8EEB212C12ED6BE7B1A8FD341BDA4?stocknumber=069-000-00183-1>

<http://thomas.loc.gov/cgi-in/query/D?c1111:7:./temp/~c1112>



# Putting Americans In Control of Their Health Care

What Reform Means To You | Immediate Benefits | Health Reform Details | Timeline | Benefits for Small Business

## What will health reform mean for you?

Take a few minutes to find out what health insurance reform will mean for you and your family. To begin, select which one describes your situation:

- ▶ "I have insurance through my work."
- ▶ "I own a small business."
- ▶ "I have Medicare."
- ▶ "I do not have insurance."
- ▶ "I buy my own insurance."

"Will my costs go up?"



### RELATED BLOG POSTS

June 14, 2010 at 12:10 AM EDT  
A New Health Care Survey and the Affordable Care Act

### Health Reform

Learn more about what is in the health reform legislation signed into law by President Obama. Reform will make health care more affordable, make

### HEALTH REFORM & YOUR COMMUNITY - FACT SHEETS

In addition to the interactive "What Health Reform Means for You Feature"

# Easy to Use Summary



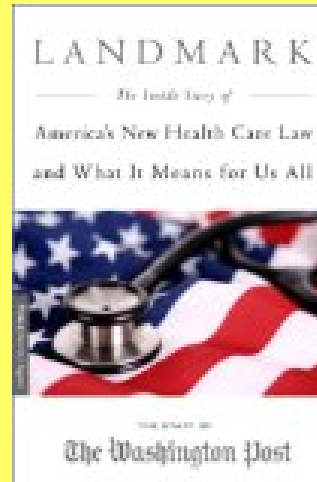
<http://www.kff.org/healthreform/8060.cfm>



## Robert Wood Johnson Foundation

- 1) Present unbiased information about health reform legislation;
- 2) Set forth implementation issues;
- 3) Help people understand the legislation and its implementation; and
- 4) Help federal and state legislative and public agency staff, private organizations and interest groups involved in implementation, health policy researchers, and the press.

*Requires Principles of Health Literacy*



**Landmark:  
The Inside Story of America's  
New Health Care Law and  
What It Means for Us All**

# Health Reform: Information

- ❖ Law of the Land
- ❖ Provisions—dates
- ❖ Opportunities for public policy, health and financial literacy education and grants

# Provisions for Community Decisions-- Wellness

- Establish a **Prevention and Public Health Fund** for prevention, wellness & public health activities including prevention research, Education and Outreach Campaign for preventive benefits.
- Appropriate \$7B for FY 10-15 and \$2B thereafter.

# Provisions for Community Decisions-- Wellness Continued

- Establish **grant program**

...to support delivery of evidence-based and community-based prevention and wellness services

...aimed at strengthening prevention, reducing chronic disease and addressing health disparities

...**especially in rural areas.**

# Provisions for Community Decisions-- Wellness Continued

- Provide **grants** for up to 5 years  
...to small employers  
...that establish wellness programs beginning  
FY11 and resources to evaluate.

# Provisions for Community Decisions— Oral Health Campaign

- **Public Education Campaign** – Requires the HHS Secretary to establish a 5-year, evidence-based public education campaign to promote oral health, including a focus on early childhood caries, prevention, oral health of pregnant women, and oral health of at-risk populations—[rural residents]

For a complete list of oral health provisions, see *Children's Dental Health Project's (CDHP) Senate Health Reform Toolbox* available in the in the Health Care Reform Center on at [www.cdhp.org](http://www.cdhp.org).

# Provisions for Family Decisions Seniors

- Medicare Part D—provides \$250 rebate to those in “donut hole” in 2010 and discount on brand name drugs beginning in 2011.
- Eliminates co-payments for preventive services and exempts them from deductibles.
- Free annual checkups with no co-pays or deductibles.

(January 1, 2011)

# Provisions for Family Decisions

- Citizens and residents carry health insurance coverage or pay phased-in tax penalty of >\$695 / year per family or 1.5% of household income beginning in 2014. Some exemptions.
- Expand Medicaid to all under age 65 with incomes up to 133% of federal poverty level.
- All newly eligible adults guaranteed a benchmark package covering essential health benefits including no copays for preventative services.

(January 1, 2014)

# Provisions for Family Decisions

- Provide refundable premium **credits** to eligible individuals and families with incomes between 133-400% federal poverty level. (January 1, 2014)  
(rural residents)
- Exclude costs for **over-the-counter drugs** not prescribed from being reimbursed through a Health Savings Account (January 1, 2011); limit amount of contributions to flexible spending account to \$2,500 per year (January 1, 2013)

# Provisions for Family Decisions

- Access to insurance for uninsured because of pre-existing condition (July, 2010)
- Prohibits denial of coverage to adults and children with pre-existing conditions
- Requires plan to allow young people up to their 26<sup>th</sup> birthday to remain on parent's insurance —if parents agree.
- Access to high-risk insurance pool (Maryland actions)

# Provisions for Family Decisions

- Bans plans from dropping people when they get sick.
- Prohibits lifetime caps on coverage.
- Restricts new plans' use of annual limits.
- For new plans, choice of doctors will be protected; eliminated pre-authorization for an ob-gyn visit.

# Provisions for Family Decisions

- Establish an internet website to help residents identify health coverage options (July 1, 2010)
- Develops standards for insurers to use in providing information on benefits and coverage.  
(Associated with health literacy).

# Health Reform: Information

- ❖ Law of the Land
- ❖ Selected Provisions
- ❖ Opportunities for public policy, health and financial literacy education and grants.

# What is Health Literacy?

HEALTH  
LITERACY

How easily people can  
get, understand and use  
information to live well.

Cultural &  
Conceptual  
Knowledge

Numeracy

Listening

Speaking

Writing

Reading



What percentage of Americans feel confident making insurance decisions?

25%    45%    65%    85%

<http://www.naic.org/>



**SPECIAL SECTION:** *Patient Protection and Affordable Care Act*

**& STATE INSURANCE REGULATION**

# Insurance Coverage

- 1 of 3 Americans under age 65 were uninsured for some period in 2007-2008.
- More than half of Hispanics/Latinos; 2 of 5 African Americans; 1/3 other minorities and 1/4 of whites were uninsured.
- Health disparities persist even as income increases.
- Rural residents disproportionately uninsured.

# Health Reform: Issues

- ❖ Provisions still being converted to federal rules and regulations.
- ❖ States making decisions on extent of adoption of the federal law.
- ❖ Continued diversity of opinion about the law and the extent to which it will help improve access to care.

# Health Reform: Impacts

- ❖ State legislative and executive branches responding.
- ❖ Families searching for information.
- ❖ Communities needing information and forums for decision-making.
- ❖ Insurance companies exploring how to implement.

The White House  
Office of the Press Secretary  
For Immediate Release  
June 10, 2010

**Executive Order-- Establishing the National Prevention,  
Health Promotion, and Public Health Council**



EXECUTIVE ORDER  
ESTABLISHING THE NATIONAL PREVENTION, HEALTH  
PROMOTION, AND PUBLIC HEALTH COUNCIL

By the authority vested in me as President by the Constitution and the laws of the United States of America, including section 4001 of the Patient Protection and Affordable Care Act (Public Law 111-148), it is hereby ordered as follows:

Section 1. Establishment. There is established within the Department of Health and Human Services, the National Prevention, Health Promotion, and Public Health Council (Council).

**Governor Martin O'Malley  
Announces Health Care Reform  
Council.**



**March 24, 2010**

**Council to ensure efficiency in  
implementing health care  
expansion, cost control measures .**

**Lt. Gov. Anthony Brown, DHMH  
Secretary John M. Colmers to  
Co-chair Council.**

John M. Colmers, Secretary of the Maryland Department of Health and Mental Hygiene: “The creation of this council is an important first step to ensuring Maryland is a leader in developing the most efficient and effective implementation of health care reforms in the nation.”

# Health Reform: Implications

- ❖ Public Policy Arena
- ❖ Private Sector Arena
- ❖ Non-profit Sector Arena
- ❖ Educational Arena
- ❖ Civic Arena
- ❖ Health Arena
- ❖ Personal and Family Arena

# **Health Reform: Imperative**

- ❖ Rural people could benefit from provisions
- ❖ People confused; scams & fraud likely.
- ❖ Personal and community decisions must be made.
- ❖ Maryland Rural Health Association, Rural Maryland Council and partners including University of Maryland School of Public Health and Extension.

# Health Reform: Interventions

- ✓ Deepen knowledge of provisions of the law.
- ✓ Monitor changes over time as provisions are launched or modified.
- ✓ Modify existing educational materials on health , health care, insurance, etc.
- ✓ Incorporate principles of health literacy.
- ✓ Take initiative to inform others as health reform evolves so they can make wise decisions,
- ✓ Seek and share grant opportunities.
- ✓ Your ideas . . . .





# **Want to Know More ?**

**Webcast December 14, 2010 10:00-2:30**

**Register by November 8**

**Presenters: Keith Mueller, RUPRI; Jack Meyer, Health Management Associates; & Members of the Maryland Health Reform Coordinating Council**

***Opportunity to ask questions and discuss***

**Sponsored by the Rural Maryland Council, Maryland Rural Health Association, the University of Maryland School of Public Health; Extension; Center for Health Literacy & USDA**



**Bonnie Braun, PhD**

**Endowed Chair and Director  
University of Maryland--College Park  
School of Public Health**

**Herschel S. Horowitz Center for Health Literacy**

**Professor & Extension Family Policy  
Specialist**

**Department of Family Science**

**[bbraun@umd.edu](mailto:bbraun@umd.edu)**

**301-405-0388**

