



Health Reform Signed Into Law

By Jean Hall, KU Evaluation Team, Principal Investigator

President Obama signed into law the Patient Protection and Affordability Act on March 23, 2010. This legislation will result in major changes to the American health care system over the next several years, including Medicaid, Medicare, private insurance, and employer-based coverage. In general, the legislation makes health insurance available to many more people and expands Medicaid to cover some individuals who are not currently eligible for it. Several changes take place right away, while others are phased in through 2018. The timeline below highlights selected provisions of the bill and indicates when they take effect (Kaiser Family Foundation (2010). Health Reform Implementation Timeline. Retrieved April 2, 2010 from: <http://www.kff.org/healthreform/8060.cfm>.)

2010

Insurers:

- Prohibits individual and group health plans from placing lifetime caps on coverage
- Bars insurers from canceling coverage when a person gets sick
- Prohibits excluding children with pre-existing conditions

Employers:

- Provides tax credits to employers with fewer than 25 employees and average annual wages of less than \$50,000 who purchase insurance for their employees

Uninsured individuals:

- Establishes a transitional national high risk pool for people with pre-existing conditions who have been uninsured for at least 6 months
- Allows parents to keep children up to age 26 on their policies

Medicare Part D beneficiaries:

- Provides a \$250 rebate to Medicare beneficiaries who reach the “doughnut hole” in 2010, and gradually eliminates the doughnut hole by 2020

Other:

- Allows the Food and Drug Administration to approve generic versions of biologic drugs like insulin, interferon and growth hormone
- Imposes a 10% tax on indoor tanning services

2011

Insurers:

- Required to spend at least 80% of premium income on medical services for beneficiaries

Medicaid:

- Establishes the Community First Choice Option to provide community-based attendant care for certain people with disabilities

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Benefits Specialists' Corner

This issue features *Working Healthy* Benefits Specialist Earl Williams. Earl covers the Southcentral portion of the state. He can be reached by phone at (620) 342-2505 ext. 233 or by emailing Earl.Williams@srs.ks.gov

The Truth and Nothing But the Truth

The foundation of our job as a Benefits Specialist is to provide information to empower the consumers we serve. It is always a pleasure to sit down and discuss the benefits of employment and how their Social Security benefits could be affected when they become employed. We are trained in this area, but many of our clients have talked to relatives, friends and others who think they know the rules and regulations of SSA (Social Security Administration). There have been many times when someone says, "my friend told me if I worked, they will take away everything I have." This of course is not true, but the false information instills fear and that client is hesitant to seek employment or help. The clients we serve need to know what's true and what's false. When given the correct information, our clients can make informed choices and change their lives in a positive way. I enjoy hearing a client say, "I am glad that I had the chance to meet you and find out about how working will affect my benefits." I would travel any distance to help our clients understand the truth about their benefits and I truly enjoy what I do. It has been a joy to see so many consumers use the information we provide and then make changes to become successful in unique ways. We will continue to work hard to ensure our clients get the truth and nothing but the truth.

- Earl Williams, Benefits Specialist

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Other:

- Establishes a national voluntary program to purchase community living services called the CLASS program
- Requires nutritional information to be disclosed at chain restaurants and for food sold from vending machines

2012

Medicare:

- Creates the Medicare Independence at Home demonstration program

2013

Medicaid:

- Increases Medicaid payments for primary care services provided by primary care physicians

2014

Uninsured individuals:

- Requires US citizens and legal residents to have health insurance or pay a penalty; Premium subsidies will be provided to people with incomes between 133-400% of poverty level (\$14,404 to \$43,320 for an individual and \$29,327 to \$88,200 for a family of four in 2009) to help them purchase insurance through the Exchanges. Cost sharing subsidies will also be available to these individuals to limit total out-of-pocket spending
- Sets up an insurance Exchange through which individuals and small businesses can purchase coverage

Insurers:

- Prohibits excluding people with pre-existing conditions and sets parameters for essential health benefits packages and premium rates

Employers:

- Businesses with 50 or more employees must provide coverage or pay a penalty

Medicaid:

- Expands Medicaid eligibility to all non-Medicare eligible individuals under age 65, including adults without dependent children, with income up to 133% of Federal Poverty Level

If you would like to learn more about the new health care reform legislation, the Kaiser Family Foundation has a comprehensive and up-to-date website at: <http://healthreform.kff.org/>

A Dream Come True!

By Justin Boden, Working Healthy Participant

I am so excited to share my journey with you. My name is Justin Boden, I'm 30 years old and so proud of all my accomplishments so far. Prior to moving to Hays, I was living in Salina. My mom lived there and I was close to her. In July 2002, I moved to Hays to be closer to my father, stepmother and three brothers. My mom passed away, which was hard for me, but I am lucky to have a great support team behind me to help with this loss. My family is very involved in my life and I'm thankful for them!

I have always been a rather shy, quiet person and had quite a few health issues as a child. I enjoy going to the Hays Public Library and I'm working to improve my reading skills. I have worked part time as a cook at Sonic for many years. Some things I really enjoy are working out at the gym, running, going to Walmart and the mall, watching movies, going to car races with my dad, playing the Wii, going out to social events, attending church, and spending time with my family. I am also involved in the Community of Council Members through Developmental Services of Northwest Kansas (DSNWK).

Since moving to Hays, I have lived in a couple of rental apartments and had a roommate at one time as well. I did not really enjoy renting and discovered that I prefer to live on my own. Most of the rentals did not allow pets, yet I really wanted to have a dog. I began working towards the goal of purchasing my own place so that I could be in charge!

When I moved to Hays, I was lucky to receive services through DSNWK. I worked with residential staff, employment staff and a case manager. I am very thankful that they were able to assist me with my goals. On April 1, 2008 I began getting funding for my services and staff through the *Working Healthy/WORK* program. The reason that I switched from HCBS services was because it saved me quite a bit of money and gave me the chance to do my own scheduling and staff hiring. I have been lucky to find wonderful people to work with me and one of them has been with me since I began this program. Currently, I have two staff hired to work with me and provide me with a wide range of different supports that I need to live my life. I also have an Independent Living Counselor through DSNWK who assists me with hiring staff, gives me suggestions, and is available to me when I need help.

My biggest life accomplishment so far is becoming a proud home owner in the fall of 2009. This was quite a long process, but was completely worth the wait. I had quite a wish list when it came to house hunting. I wanted an attached garage, basement, two or more bedrooms, dishwasher and a nice fenced backyard. Since my main means of transportation is my bike, the home also needed to be in a central location, and close to all the places that I go on a regular basis. I was lucky and got everything I wanted, plus the house was updated. Now I am enjoying my new home and sharing it with my dog, Snoopy. Recently I was also able to use some of the home modification money through the *Working Healthy/WORK* program to make my bathroom more accommodating to my physical needs. In January, I had an open house to show off my place to my family and friends. At the end of the work day, I am so happy to be able to go home to my own place!



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