

# **The Health Care Law and You:**

How does the ACA help Asian Americans, Native Hawaiians and Pacific Islanders in Region 2 (New York, New Jersey, Puerto Rico and the Virgin Islands)?

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# The Health Care Law and You



Health .gov



## The Problem

- Insurance companies could take advantage of you and discriminate against the 129 million Americans with pre-existing conditions.
- Premiums had more than doubled over the last decade, while insurance company profits were soaring.
- Fifty million Americans were uninsured, tens of millions more were underinsured, and those that had coverage were often afraid of losing it.



# The Health Care Law

In March 2010, President Obama signed into law the Affordable Care Act.



## What the Law Means for You: 5 Things to Know

- Protects all American from the worst insurance company abuses
- Makes health care more affordable
- Strengthens Medicare
- Improves access to care
- Reduces health disparities



# The Law Stops Insurance Companies from Taking Advantage of You

## *Patient's Bill of Rights*

It is now illegal for insurance companies to:

- Deny coverage to children because of a pre-existing condition like asthma and diabetes.
- Put a lifetime cap on how much care they will pay for if you get sick.
- Cancel your coverage when you get sick by finding a mistake on your paperwork.
- And more...



# The Law Increases Your Access to Affordable Care

Young adults under the age of 26 can now stay on their parents' health plans.

*"I honestly don't know what we would have done.... There was no way we could have afforded it. I might not be here right now."*

*--Kylie L., 23, in Illinois, who credits the health care law for enabling a life-saving heart transplant*



# Two Years Later: The Benefits of the ACA for Our Region

## *Providing new coverage options for young adults*

- Health plans are now required to allow parents to keep their children under age 26 without job-based coverage on their family's coverage, and, thanks to this provision.
- 3.1 million young adults were able to sign up for coverage on their parents' plans across the nation.
- As of December 2011, 73,116 young adults in New Jersey and 160,028 young adults in New York gained insurance coverage as a result of the new health care law.



## The Law Increases Your Access to Affordable Care

There are new plans in every state for people who have been locked out of the insurance market because of a pre-existing condition like cancer or heart disease.

*"When I was diagnosed, they told me I had a 60 percent chance of being cured. That's pretty good odds, but I was also terribly worried about finances. Now I don't feel like we can't afford the treatment."*

*--Gail O. in New Hampshire*

For more, visit [www.PCIP.gov](http://www.PCIP.gov).



# The Law Increases Your Access to Affordable Care

In many cases, you can get preventive services for free:

- ✓  Cancer screenings such as mammograms & colonoscopies
- ✓  Vaccinations such as flu, mumps & measles
- ✓  Blood pressure screening
- ✓  Cholesterol screening
- ✓  Tobacco cessation counseling and interventions
- ✓  Birth control
- ✓  Depression screening
- ✓  And more...



Visit [www.healthcare.gov/prevention](http://www.healthcare.gov/prevention) for a full list.



## Focus on Prevention: The Prevention and Public Health Fund

- Chronic diseases – such as heart disease, cancer, stroke, and diabetes – are responsible for:
  - 7 out of 10 deaths among Americans each year.
  - 75% of the nation's health spending.
- The Fund helps tackle the root causes of chronic disease and focus on fighting disease and illness before they happen:
  - control the obesity epidemic
  - reduce tobacco use
  - train the nation's public health workforce
  - modernize vaccine systems
  - improve access to behavioral health services.



## The Law Makes Health Care More Affordable

**BEFORE**, insurance companies spent as much as 40 cents of every premium dollar on overhead, marketing, and CEO salaries.



60% / 40%

**TODAY**, we have the new 80/20 rule: insurance companies must spend at least 80 cents of your premium dollar on your health care or improvements to care.



80% / 20%

If they don't, they must repay the money.



## The Law Makes Health Care More Affordable

“  
**“Health Insurers to Give Back \$1.1 Billion,  
Analyst Says”**

-- *Bloomberg News* June 20, 2012

**“New Jersey consumers will receive \$7,670,066 million in health insurance rebates” (average \$300)**

**“New York Consumers to Receive Over \$86,526,642 Million in Health Insurance Rebates Thanks to Affordable Care Act”**



## The Law Makes Health Care More Affordable

Insurance companies must provide their policyholders with a rebate for the difference no later than Aug. 1. Returns will be made to consumers in one of the following ways:

- A rebate check in the mail
- A lump-sum reimbursement to the same account the customer used to pay the premium if by credit card or debit card
- A reduction in future premiums or
- Their employer will receive one of the above, applying the rebate in a manner that benefits its employees.



## The Law Makes Health Care More Affordable

**BEFORE**, insurance companies could raise your premiums by double digits without justification.

**TODAY**, insurance companies must publicly justify their actions if they want to raise premiums by 10 percent or more. And states have more power to block them.



## Did You Know...

- The law does not add to the deficit. According to the independent Congressional Budget Office, reform is paid for the next 10 years.
- The CBO estimated that the legislation would reduce the federal deficits by \$124 billion the next 10 years,
- And 1 trillion over the second decade.



# The Law Strengthens Medicare

- Many free **preventive services** and a free **annual wellness visit**.
- A **50% discount on covered brand-name medications** for those in the prescription drug donut hole. In 2011, seniors save an average of nearly \$600. The donut hole will be closed in 2020.
- **Cracks down on fraud** to protect Medicare, including tougher penalties for criminals.
- Makes sure your doctors can **spend more time with you** and **improve care coordination**.
- Improvements that **extend the life of the Medicare Trust Fund**.



# The Law Increases Your Access to Affordable Care

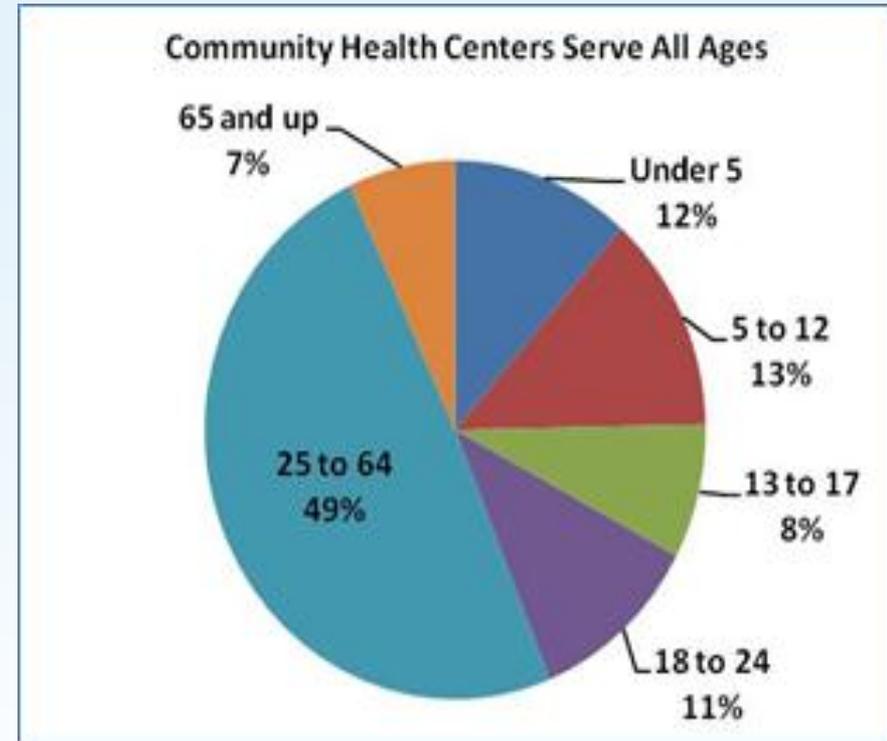
There are thousands of new doctors and nurses in communities around the country and millions more patients getting care.



# New Community Health Centers

The Affordable Care Act provides \$11 billion over the next 5 years for health centers throughout the nation

- \$9.5 billion is designated for building new health centers in underserved areas or expanding primary care services at existing health centers
- An additional \$1.5 billion will support major construction and renovation projects at health centers nationwide
- These changes will nearly double the 19 million patients receive treatment today, regardless of their insurance status or ability to pay



<http://findahealthcenter.hrsa.gov>



# The Law Makes Health Care More Affordable

**BEFORE**, small businesses paid an average of 18 percent more for health insurance than large companies.

**TODAY**, small businesses can get tax credits to help pay for coverage for their employees.

*“In 2010, we paid close to \$11,000 for employees’ health insurance. The tax credit cut our costs by over \$2,000. For a small business struggling to keep health coverage, that makes all the difference. We were actually considering dropping our insurance, but the tax credit tipped the balance and helped us maintain coverage.”*

*--Matt H. in Montana*



## More Improvements to Come

In 2 years:

- Discriminating against anyone because of a pre-existing condition will be illegal.
- Insurance companies won't be able to charge women more than men.
- There will be new State-based marketplaces – called Affordable Insurance Exchanges – where private insurers will compete for your business. Members of Congress will have to buy insurance there, too.
- Tax credits will make buying insurance more affordable.



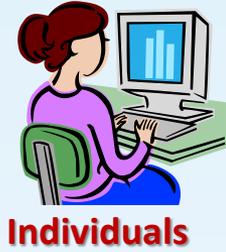
# The Law Increases Your Access to Affordable Care: Affordable Insurance Exchanges

Starting in 2014, up to 31 million Americans will have access to affordable health insurance:

- Exchanges will make it easy to compare and choose health plans with important rules set up to protect you.
- Significant tax credits will be available on a sliding scale for middle class families with income up to \$90,000 for a family of four.
- Medicaid will be available to all Americans living with income below \$30,000 for a family of four—including, for the first time ever, single childless adults.



# What is a Health Insurance Exchange?

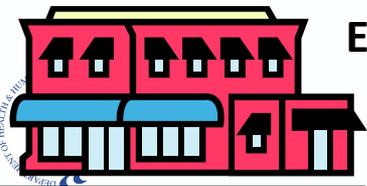


Individuals

**State Health Insurance Exchange**

The screenshot shows the COMPASS website interface with a sidebar menu and a main content area titled 'General Information'. The main content area lists various benefits that users can apply for, such as Health Care Coverage, Sales-Plan for Women, Supplemental Nutrition Assistance Program (Food Stamps), Free or Reduced Price School Meals, Cash Assistance, Child Care Works, Low-income Home Energy Assistance Program (LIHEAP), Long Term Living Services, Mental Retardation Services (non-Medical Assistance), Consolidated Waiver for Individuals with Mental Retardation, and Person/Family Directed Support (PFDS) Waiver for Individuals with Mental Retardation.

Small Businesses

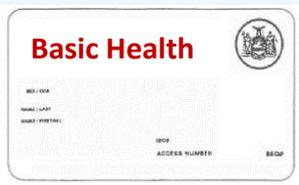


SHOP Exchange

IRS SSA



chip  
Pennsylvania's Children's Health Insurance Program



Qualified Health Plans



SHOP Qualified Health Plans



# Learn More

[www.healthcare.gov](http://www.healthcare.gov)

[www.CuidadoDeSalud.gov](http://www.CuidadoDeSalud.gov)

The screenshot shows the HealthCare.gov homepage. At the top, it displays the date "October 6, 2011" and navigation links: "Home | Blog | Newsroom | Videos | FAQs | Glossary | Text Size A A A | En Español". The main header features the "HealthCare.gov" logo with the tagline "Take health care into your own hands" and a search bar. Below the header are five navigation buttons: "Find Insurance Options", "Get Help Using Insurance", "The Health Care Law & You", "Comparing Care Providers", and "Prevention & Wellness". The main content area has a large banner with the text "Your Health Care, Explained" and "Need help? Get **consumer assistance** in your state". It includes a "Learn More" button and a "Pick Your State" dropdown menu. Below the banner is a section titled "The Affordable Care Act at 18 Months" with a sub-headline: "Since March 2010, the health care law has already helped 1 million additional young adults receive health coverage. In 18 short months, countless other Americans, including seniors, women, and children, have already begun to benefit from the Affordable Care Act." and a link to "Read the latest report on health reform at 18 months."

## Social Networks

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# Impact of the Affordable Care Act on Asian Pacific Americans in New York

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# Acknowledgements

- Asian Americans for Equality
- Asian & Pacific Islander Coalition on HIV/AIDS
- Coalition for Asian American Children & Families
- NYU Center for the Study of Asian American Health
- Charles B. Wang Community Health Center
- Child Center of NY – Asian Outreach Program
- Chinese-American Planning Council
- Family Health Project
- Henry Street Settlement
- Kalusugan Coalition
- Korean Community Services
- Mekong
- New York Asian Women’s Center
- South Asian Health Initiative
- South Asian Council for Social Services
- Dr. John Chin, Hunter College
- Randall Quan, Community Resource Exchange
- W.K. Kellogg Foundation
- Asian & Pacific Islander American Health Forum
- Health Through Action Community

# PROJECT CHARGE



- Formed in **2007**
- **16** organizational partners
- Purpose: Increase the capacity of community based organizations to do **policy/advocacy**
- Goal: Ensure **access** to health care for APAs



# The Case for Health Reform

- **2.3 million** Asian Americans are uninsured nationally. Highest among **Koreans** (31%), **Vietnamese** (21%), and **South Asians** (20%)
- **1 in 8** Asian Americans in NYC has been uninsured. Overwhelmingly, majority (**83%**) of uninsured AA in NYC are foreign-born.
- Nationally, while 65% of Asian Americans receive health care through their employers, the remaining 35% are **self-employed**, working in **small businesses** or in **cash-based industries** that are less likely to offer health benefits.
- Healthcare access **problems are exacerbated** in Asian American communities by immigration status, language barriers, cultural stigmas regarding public benefits, and low utilization of primary and preventive care.

# Advocacy Agenda



## HEALING THE HEALTH CARE SYSTEM:

ASIAN AMERICAN VOICES FOR HEALTH CARE REFORM

BY PROJECT CHARGE (COALITION FOR HEALTH ACCESS TO REACH GREATER EQUITY)  
APRIL 2010



- Passage of the Health Benefit Exchange Legislation

- Language Access for Exchange

- Culturally Competent & Language Accessible Outreach & Education

- Data Collection & Reporting Improvements

- Getting a Seat at the Table

- Promote Options for “left behinds” and Protect Safety Net

# ACA Implementation in NY

- EO 26 Statewide **Language Access** Policy (10/2011)
- **Data improvement** in Governor Cuomo's FY2013 bill - \$2 million (04/2012)
- Governor Cuomo passes EO 42 to establish **NYS Health Benefit Exchange** (04/2012)
- State Department of Health released 3 **reports** on Exchange (06/2012)
- Submission of Level One funding for **Exchange Establishment grant** - \$95 million (06/2012)
- Submission on comments on **interim rules** on Data Collection to Support Standards related to Essential Health Benefits and Accreditation of Qualified Health Plans. (07/2012)
- Submission of **declaration letter** to CMS confirming New York's Intent to establish a state-based health benefit exchange (07/2012)

# Impact of ACA on Asian Pacific Americans in New York

*ACA will extend coverage to 2.8 million in NYS, including approx. **125,000 APAs***

- Cultural Competent Case Management
- Language Accessible Services
- Data Improvements
- Strengthening Diverse Health Workforce
- Support for Community Health Centers

# Heesoo's Story



# Potri's Story



# CBWCHC's Story



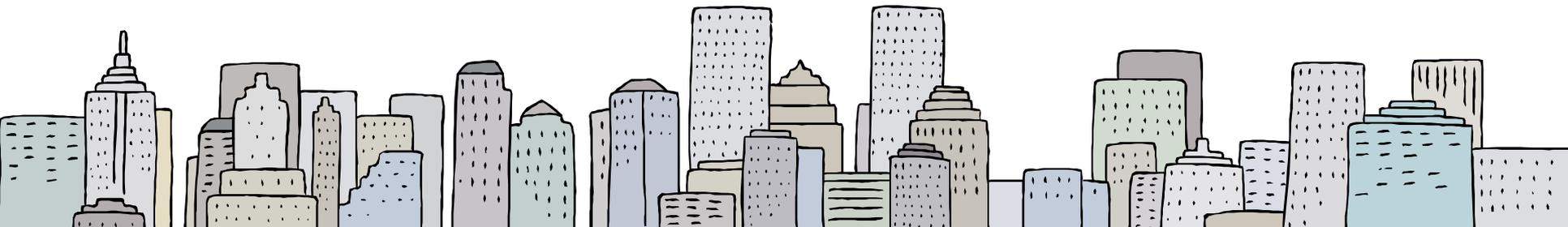
# What's Next?

- Build **infrastructure** for Health Benefit Exchange
- Continue **fight** to protect ACA
- Ongoing public **education & capacity building** of partners
- Ongoing dialogue with **decision makers**
- ACA is only a **start...**
- Health care for the **“left behinds”**

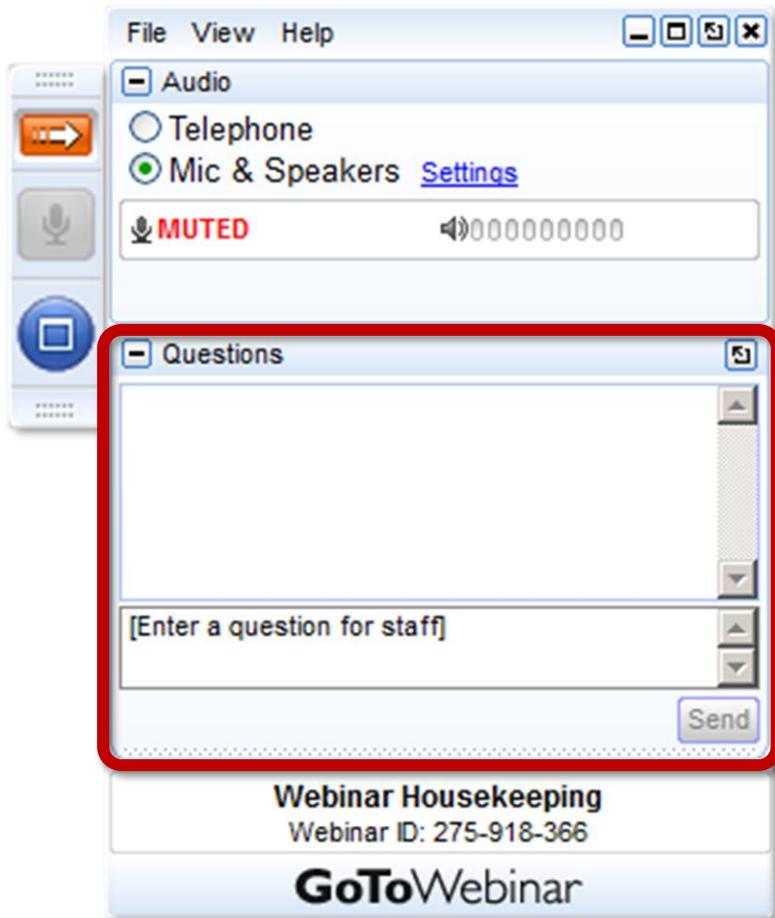
# PROJECT CHARGE

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# GoToWebinar Housekeeping: Time for Questions



## Your Participation

- Please submit your text questions and comments using the Questions Panel

**Note:** Today's presentation is being recorded.

**Thank you!**

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