Welcome to the **Ensuring Our Healthy Future Campaign!**

SOUTHEAST ASIA RESOURCE ACTION CENTER





- Dial-In Information
 - 1-877-366-0711
 - Passcode: 320774230#
- Webinar Information
 - JoinWebinar.com
 - Webinar ID: 164-157-078
- Questions
 - Please submit questions in the "Questions" box on the "GotoWebinar" application.
 - SEARAC staff will be answering your questions throughout the webinar.
 - During Q&A section, SEARAC staff will select questions to be answered live over the phone.

Southeast Asia Resource Action Center (SEARAC)

SEARAC is a national organization that advances the interests of Cambodian, Laotian, and Vietnamese Americans by empowering communities through advocacy, leadership development, and capacity building to create a socially just and equitable society. We envision a socially, politically and economically just society for all communities to enjoy for all generations.



Four Core Strategic Areas

Policy & Advocacy

Leadership & Organizational Development

Research

Infrastructure & Organizational Capacity

Presenters

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Happy Birthday!!!!



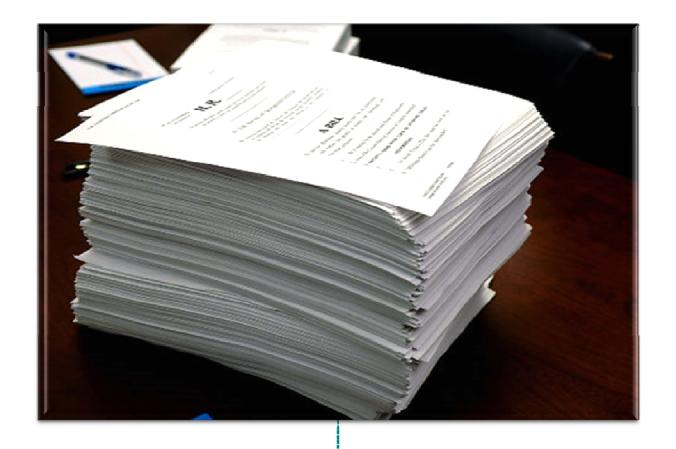
 March 23, 2011 marks the oneyear anniversary of the Patient **Protection &** Affordable Care Act!

Affordable Care Act - 101

UNDERSTANDING THE NEW HEALTH CARE REFORM LAW

Goal of this Discussion

- Provide you with a concise understanding of the Affordable Care Act (ACA).
- Understand the landscape before ACA, and what would happen if it were repealed.
- ☐ Find key issues that are <u>still unresolved</u>.
- Map out next steps for implementation.



Quality

Consumer Protection

Meet the Saechao's



- Family is currently UNINSURED
- Dad is 45, naturalized
- Mom is 39, undocumented
- Kids are 5 and 7
- Only Dad is able to work
- Annual Income: \$24,000



The Saechao's options

BEFORE the ACA

- Family <u>does not</u> qualify for Medicaid because of their income
- Family cannot afford private health insurance
- Mom's immigration status prevents her from receiving any assistance from existing public programs
- Kids are covered under Children's Health Insurance Program, but funding for next year is uncertain.

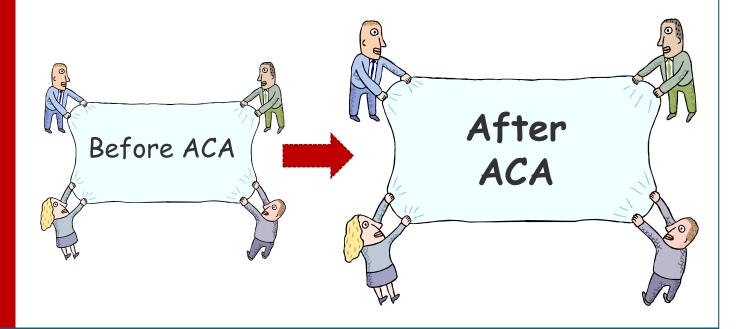


The Saechao's Options

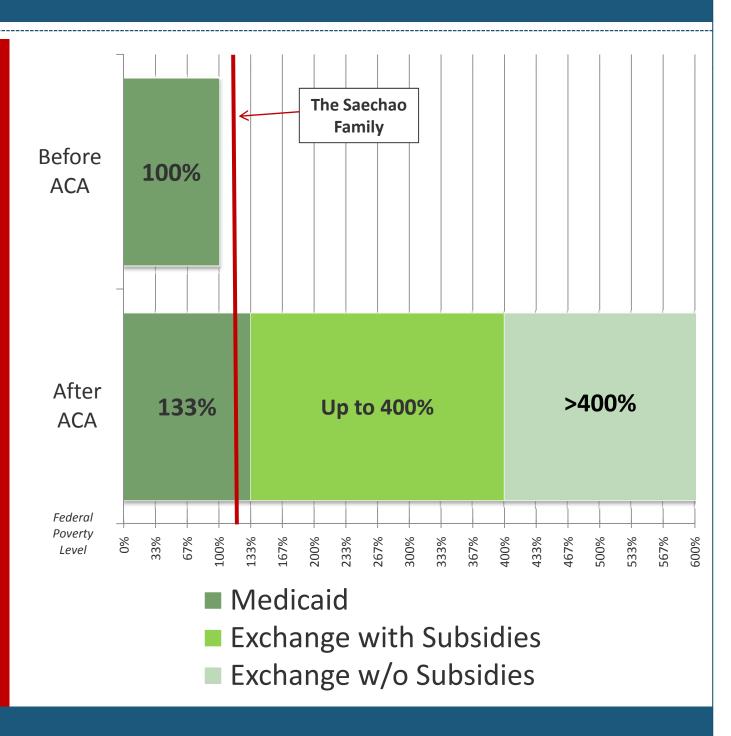
AFTER the ACA

Medicaid Expansion

- Medicaid will be expanded to 133% of the federal poverty level for all individuals under the age of 65.
- To pay for this expansion, the federal government will pay for 100% of newly eligible Medicaid enrollees for the first 3 years.
- Children's Health Insurance Program extended until 2017



Coverage Eligibility under the Affordable Care Act





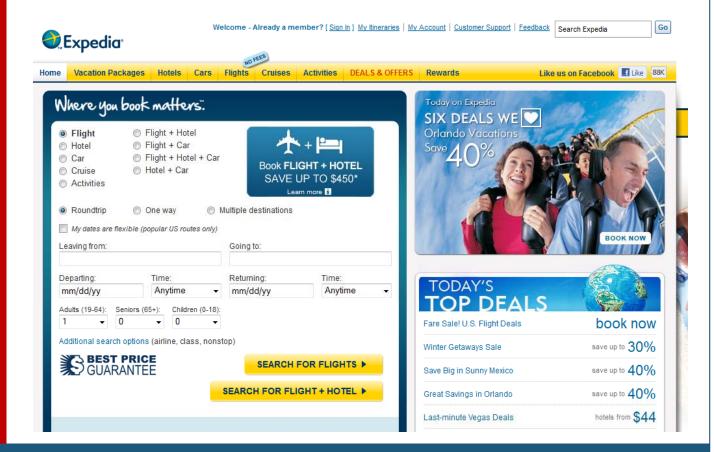
The Saechao's Options **AFTER** the ACA



- Health Insurance Exchange
 - tax-credits available to some people to help pay for insurance premiums.

Health Insurance Exchange

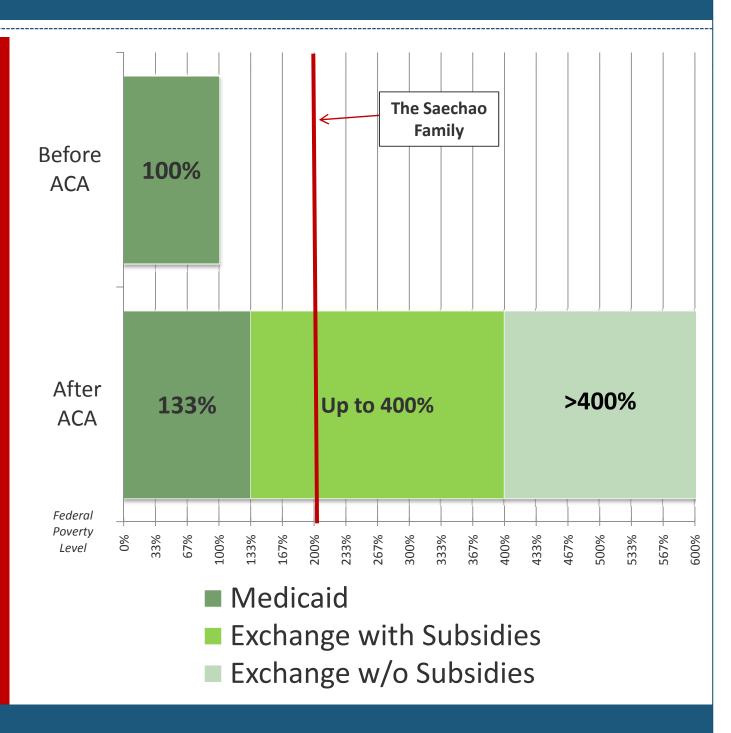
- What is it?
 - a regulated marketplace where consumers can buy health insurance.
 - Ex: Travelocity or Expedia for health insurance





- Benefits of the Exchange
 - Tax-credits for families and individuals between 133%
 FPL and 400% FPL.
 - Simplified for consumers
 - Essential benefits package

Coverage Eligibility under the Affordable Care Act



Health Insurance Exchange

Health Insurance Exchange: Next Steps

- Questions that remain:
 - What steps are states taking to help <u>enroll</u> individuals into the exchange?
 - What steps are states taking to ensure that LEPs and others are able to <u>navigate</u> through the exchange?
 - What do states plan to do to address individuals who are still WITHOUT COVERAGE?



Provisions within ACA to improve quality of care

- Preventative Care
- Culturally &
 Linguistically
 Appropriate Care
- Workforce

Preventative Care

- Medicare now covers <u>ALL</u> <u>preventative care</u> for elders!
- Payments to health care providers now reward the quality of treatments, rather than quantity.
- Increases funding for communitybased prevention and public health by \$15 billion over 10 years.
- Do our community members know about these new opportunities?



Culturally and Linguistically Appropriate Care

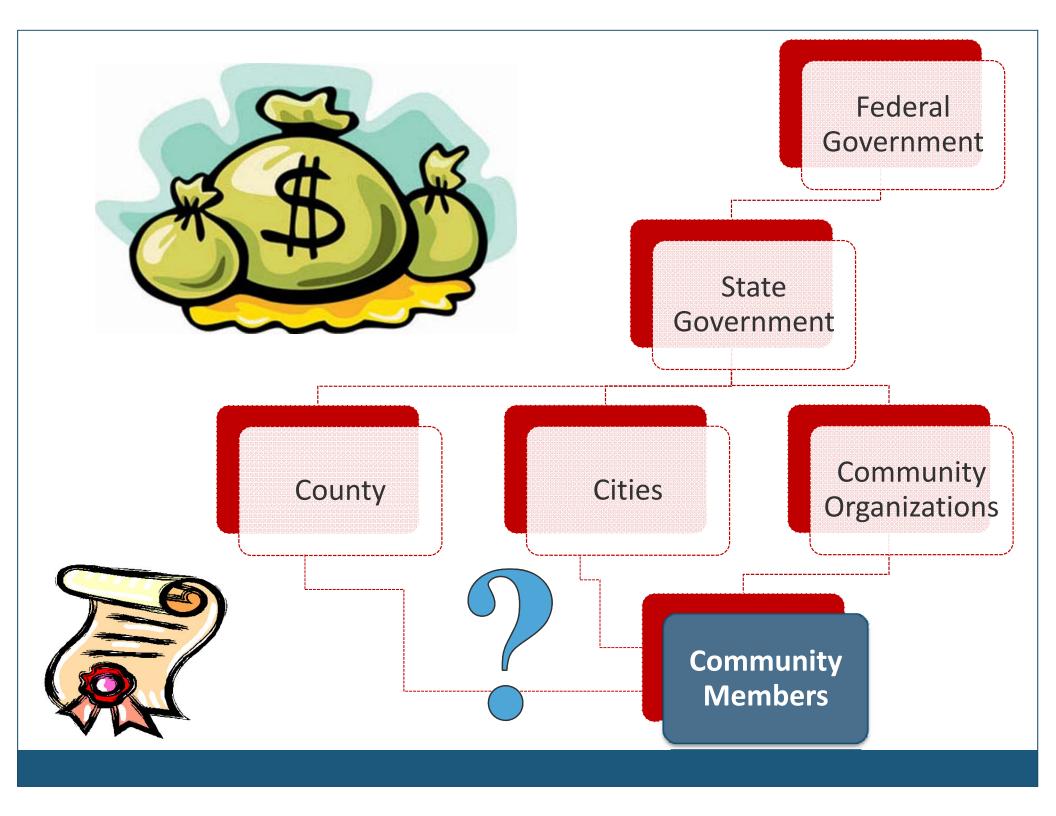


- Focus on community-based care
- \$11 billion for community health centers
- Reinforcing Culturally & Linguistically Appropriate Services (CLAS) Standards
- Data collection to address health care disparities (unfunded)
- It will be important to make sure our community sees these funds

Workforce Development

- Increase workforce supply and support training for health professionals through scholarships and loans
- It will be important that these scholarship and loans encourage students to come back to their community





THE KEY TO QUALITY HEALTH CARE...



Consumer Protections

Meet ...



- Age: 54
- Married
- Employer DOES NOT provide health insurance, so family must purchase it on the individual market.
- Kids: 20 and 25 year old.
- Medical history:
 - Hepatitis C = Liver problems
 - High blood pressure
 - Kidney problems

Consumer Protections

Before the Affordable Care Act!

Rescission

 Insurance companies may cancel or rescind an insurance policy because of a pre-existing condition.

Annual or Lifetime Cap

 Insurance companies may place a ceiling on the total amount of benefits they have to pay out in a given policy holder's lifetime or a given year.

Coverage Disparity

- Insurance companies could charge different people, different rates on based on characteristics like: gender, chronic health conditions, etc.
 - Ex: A healthy 22-year —old woman can be charged premiums 150% higher than a 22-year-old man!

Consumer Protections

After the Affordable Care Act!

Pre-Existing Conditions

 ACA establishes the Patient Bill of Rights, that prevents insurance companies from cancelling insurance policies.

Annual or Lifetime Cap

 Under ACA, insurance companies will no longer be allowed to set limits on the dollar amount of health benefits that they will cover in a year or over the course of a person's lifetime.

Coverage Fairness

- health insurance plans will no longer be allowed to charge higher premiums based on health status and gender.
- Additionally, mental health care will receive equal coverage under insurance policy.



Understanding the Mandate

Why is it necessary?

- Individual mandate:
 - Starting in 2016, <u>all</u>
 <u>individuals</u> will be required
 to have some form of health
 insurance.
 - OWhy?
 - **▼**To protect consumers
 - **▼**To lower costs
 - ▼To protect insurance companies

Next Steps

- A lot of these provisions have already been passed, but the hard work is getting them implemented.
- ✓ Share this information. The more people know, the better!
- **☑** Get Involved!

Ensuring Our Healthy Future

CAMPAIGN OVERVIEW & HOW YOU CAN GET INVOLVED!



Outline of the Campaign

"Ensuring Our Healthy Future" Campaign

- The Ensuring Our Healthy Future
 Campaign will focus on two main goals;
 - to help elevate local partners to take part in <u>state plans for</u> <u>implementation</u> of the ACA, and;
 - to <u>inform Southeast Asian American</u> <u>communities</u> about the various provisions that will affect their access to health insurance and public health programs.

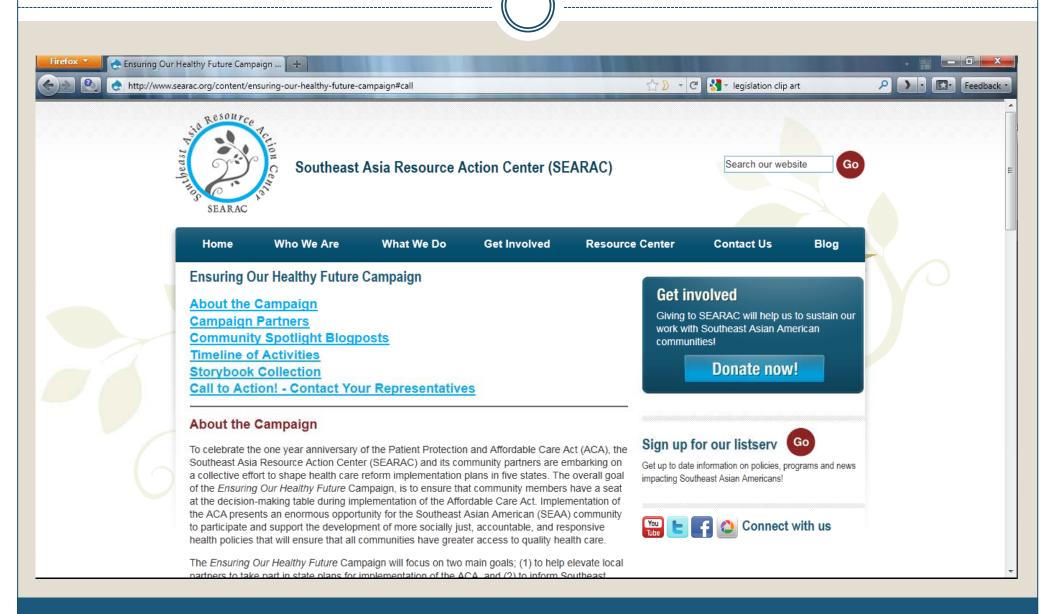


Goals

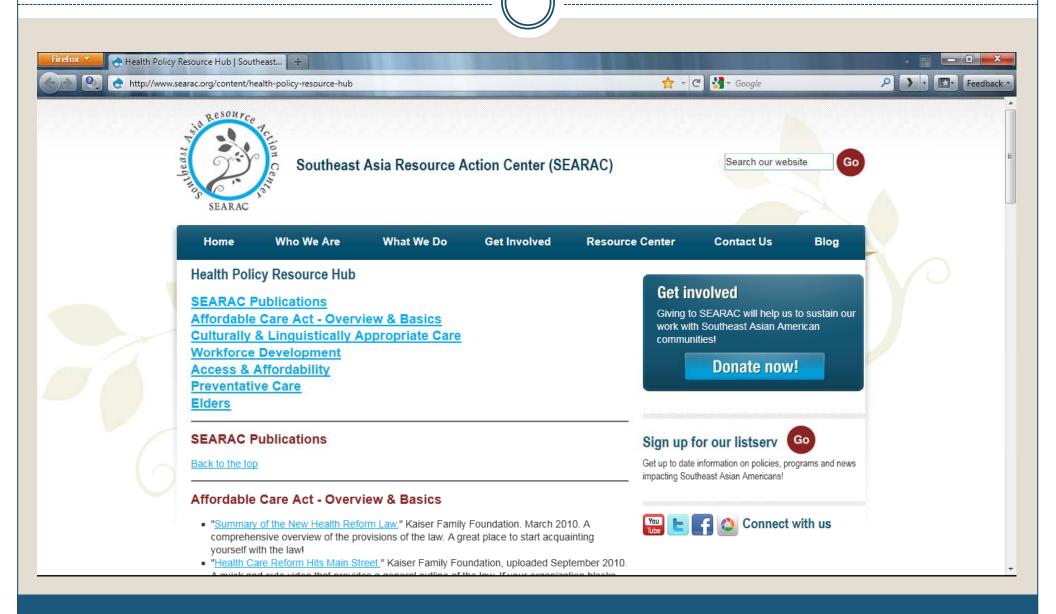
"Ensuring Our Healthy Future" Campaign

- As an advocacy partner, SEARAC will utilize our policy expertise to support our CBO partners to advocate for health policies
- As community partners, CBOs will use their community expertise, networks, and relationships to advocate for better health policies and educate the larger Southeast Asian American community they serve about the improvements to health care access and protections.

Campaign HQ - http://bit.ly/SEARAC-EOHF



Resource Hub - http://bit.ly/SEARAC-HealthHub



Questions & Discussion

SEARAC Resources:

- SEARAC Home Page www.searac.org
- Ensuring Our Health Future Campaign HQ http://bit.ly/SEARAC-EOHF
- Health Policy Resource Hub http://bit.ly/SEARAC-HealthHub
- Twitter: Follow us OSEARAC osearac jonathan

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