

## How the Health Care Law is Making a Difference for the People of Missouri

Because of the Affordable Care Act, the 84% of Missourians who have insurance have more choices and stronger coverage than ever before. And for the 16% of Missourians who don't have insurance, or Missouri families and small businesses who buy their coverage but aren't happy with it, a new day is just around the corner.

Soon, the new online Health Insurance Marketplace will provide families and small businesses who currently don't have insurance, or are looking for a better deal, a new way to find health coverage that fits their needs and their budgets.

Open enrollment in the Marketplace starts Oct 1, with coverage starting as soon as Jan 1, 2014. But Missouri families and small business can visit [HealthCare.gov](http://HealthCare.gov) right now to find the information they need prepare for open enrollment.

The health care law is already providing better options, better value, better health and a stronger Medicare program to the people of Missouri by:

### Better Options

#### [The Health Insurance Marketplace](#)

Beginning Oct 1, the Health Insurance Marketplace will make it easy for Missourians to compare qualified health plans, get answers to questions, find out if they are eligible for lower costs for private insurance or health programs like Medicaid and the Children's Health Insurance Program (CHIP), and enroll in health coverage.

#### [By the Numbers: Uninsured Missourians who are eligible for coverage through the Marketplace.](#)

- 799,255 (16%) are uninsured and eligible
- 585,747 (73%) have a full-time worker in the family
- 316,182 (40%) are 18-35 years old
- 584,270 (73%) are White
- 130,350 (16%) are African American
- 42,746 (5%) are Latino/Hispanic
- 12,946 (2%) are Asian American or Pacific Islander
- 425,526 (53%) are male

744,710 (93%) of Missouri's uninsured and eligible population may qualify for either tax credits to purchase coverage in the Marketplace or for Medicaid if Missouri takes advantage of the new opportunity to expand Medicaid coverage under the Affordable Care Act.

Missouri has received \$21,865,716 in grants for research, planning, information technology development, and implementation of its Health Insurance Marketplace.

#### [New coverage options for young adults](#)

Under the health care law, if your plan covers children, you can now add or keep your children on your health insurance policy until they turn 26 years old. Thanks to this provision, over 3 million young people who would otherwise have been uninsured have gained coverage nationwide, including 55,000 young adults in Missouri.

### [Ending discrimination for pre-existing conditions](#)

As many as 2,601,893 non-elderly Missourians have some type of pre-existing health condition, including 339,212 children. Today, insurers can no longer deny coverage to children because of a pre-existing condition, like asthma or diabetes, under the health care law. And beginning in 2014, health insurers will no longer be able to charge more or deny coverage to anyone because of a pre-existing condition. The health care law also established a temporary health insurance program for individuals who were denied health insurance coverage because of a pre-existing condition. 2,139 Missourians with pre-existing conditions have gained coverage through the Pre-Existing Condition Insurance Plan since the program began.

## **Better Value**

### [Providing better value for your premium dollar through the 80/20 Rule](#)

Health insurance companies now have to spend at least 80 cents of your premium dollar on health care or improvements to care, or provide you a refund. This means that 457,019 Missouri residents with private insurance coverage will benefit from \$19,186,415 in refunds from insurance companies this year, for an average refund of \$72 per family covered by a policy.

### [Scrutinizing unreasonable premium increases](#)

In every State and for the first time under Federal law, insurance companies are required to publicly justify their actions if they want to raise rates by 10 percent or more. Missouri has received \$1,000,000 under the new law to help fight unreasonable premium increases. Since implementing the law, the fraction of requests for insurance premium increases of 10 percent or more has dropped dramatically, [from 75 percent to 14 percent](#) nationally. To date, the rate review program has helped save Americans an estimated \$1 billion.

### [Removing lifetime limits on health benefits](#)

The law bans insurance companies from imposing lifetime dollar limits on health benefits – freeing cancer patients and individuals suffering from other chronic diseases from having to worry about going without treatment because of their lifetime limits. Already, 2,148,000 people in Missouri, including 792,000 women and 581,000 children, are free from worrying about lifetime limits on coverage. The law also restricts the use of annual limits and bans them completely in 2014.

## **Better Health**

### [Covering preventive services with no deductible or co-pay](#)

The health care law requires many insurance plans to provide coverage without cost sharing to enrollees for a variety of preventive health services, such as colonoscopy screening for colon cancer, Pap smears and mammograms for women, well-child visits, and flu shots for all children and adults.

In 2011 and 2012, 71 million Americans with private health insurance gained preventive service coverage with no cost-sharing, including 1,441,000 in Missouri. And for policies renewing on or after August 1, 2012, women can now get coverage without cost-sharing of even more preventive services they need. Approximately 47 million women, including 940,103 in Missouri will now have guaranteed access to additional preventive services without cost-sharing.

### [Increasing support for community health centers](#)

The health care law increases the funding available to community health centers nationwide. In Missouri, 23 health centers operate 196 sites, providing preventive and primary health care services to 420,130 people. Health Center grantees in Missouri have received \$82,182,479 under the health care law to support ongoing health center operations and to establish new health center sites, expand services, and/or support major capital improvement projects.

Community Health Centers [in all 50 states](#) have also received a total of \$150 million in federal grants to help enroll uninsured Americans in the Health Insurance Marketplace, including \$2,947,351 awarded to Missouri health centers. With these funds, Missouri health centers expect to hire 59 additional workers, who will assist 62,102 Missourians with enrollment into affordable health insurance coverage.

#### **[Investing in the primary care workforce](#)**

As a result of historic investments through the health care law and the Recovery Act, the numbers of clinicians in the National Health Service Corps are at all-time highs with nearly 10,000 Corps clinicians providing care to more than 10.4 million people who live in rural, urban, and frontier communities. The National Health Service Corps repays educational loans and provides scholarships to primary care physicians, dentists, nurse practitioners, physician assistants, behavioral health providers, and other primary care providers who practice in areas of the country that have too few health care professionals to serve the people who live there. As of September 30, 2012, there were 498 Corps clinicians providing primary care services in Missouri, compared to 145 in 2008.

#### **[Preventing illness and promoting health](#)**

As of March 2012, Missouri had received \$11,600,000 in grants from the Prevention and Public Health Fund created by the health care law. This new fund was created to support effective policies in Missouri, its communities, and nationwide so that all Americans can lead longer, more productive lives.

### **A Stronger Medicare Program**

#### **[Making prescription drugs affordable for seniors](#)**

In Missouri, people with Medicare saved nearly \$142 million on prescription drugs because of the Affordable Care Act. In 2012 alone, 75,201 individuals in Missouri saved over \$49 million, or an average of \$650 per beneficiary. In 2012, people with Medicare in the “donut hole” received a 50 percent discount on covered brand name drugs and 14 percent discount on generic drugs. And thanks to the health care law, coverage for both brand name and generic drugs will continue to increase over time until the coverage gap is closed. Nationally, over 6.6 million people with Medicare have saved over \$7 billion on drugs since the law’s enactment.

#### **[Covering preventive services with no deductible or co-pay](#)**

With no deductibles or co-pays, cost is no longer a barrier for seniors and people with disabilities who want to stay healthy by detecting and treating health problems early. In 2012 alone, an estimated 34.1 million people benefited from Medicare’s coverage of preventive services with no cost-sharing. In Missouri, 584,857 individuals with traditional Medicare used one or more free preventive service in 2012.

#### **[Protecting Medicare’s solvency](#)**

The health care law extends the life of the Medicare Trust Fund by ten years. From 2010 to 2012, Medicare spending per beneficiary grew at [1.7 percent](#) annually, substantially more slowly than the per capita rate of growth in the economy. And the health care law helps stop fraud with tougher screening

procedures, stronger penalties, and new technology. Over the last four years, the administration's fraud enforcement efforts have recovered [\\$14.9 billion](#) from fraudsters. For every dollar spent on health care-related fraud and abuse activities in the last three years the administration has returned \$7.90.

