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The Affordable Care Act helps Utah

By Tom Metcalf

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The Affordable Care Act, or ACA, so-called Obamacare, is the law of the land, and it's already helping many Utahns, as we all await the decisions of the United States Supreme Court.

For example, seniors can get a 50 percent discount on name-brand drugs in the Medicare "donut hole;" kids can stay on their parents' health insurance until age 26; children under age 19 can't be denied health insurance because of pre-existing conditions; preventive care is covered without a deductible or copay in all new insurance plans; insurance companies can't impose lifetime caps on essential coverage; small businesses can get tax credits for insuring their employees; insurers can no longer cancel a plan when the policy holder gets sick; and insurers must spend 80-85 cents of every premium dollar on medical care of policy holders, not administrative costs.

Since Obamacare became law on March 23, 2010, 21,016 Utah seniors have saved over \$12 million on their medicines; 21,247 young adults up to age 26 in Utah are covered under their parents' insurance; 696 Utahns are now covered through the pre-existing condition insurance plans; 790,608 Utahns now receive preventive services without copays or deductibles; and 1,183,000 Utahns no longer have a lifetime cap on insurance benefits.

The ACA is not the budget buster Republicans say it will be. If the mandate is upheld by the Supreme Court, the cost of the ACA will be spread among nearly all of us, and the Congressional Budget Office says the whole plan will be cost neutral in 10 years. The ACA is good news for people with insurance, people without insurance, small and large businesses, and people covered by Medicare, Medicaid and CHIP — just about everyone.

But if the Supreme Court strikes down parts or all of it, most of the benefits to the people above will be lost.

So what's not to like about the ACA? Republican leaders don't like it because it goes against their ideology, despite the fact that it will help their constituents. They "just say no" because it will keep power in the federal government and to spite our Legislature's desire to have Utah run its own health care, even though it would mean increasing costs and decreasing federal funding under the Health Care Compact recently passed by our state legislators.

They also say no because it represents change, which is always difficult for very conservative leaders — even though they know our current market-based system is increasing profits for insurance companies (who support certain legislators' campaigns in return), increasing costs of premiums and copays and limiting more and more of the insurance benefits for the rest of us. We all know our current system is unsustainable and that more and more middle class people can no longer afford health insurance.

It remains anyone's guess how the Supreme Court will rule on the ACA in the next week. But voters should ask candidates both before

the primaries and before the general elections, "How do you stand on the ACA?"
"And what will you do to improve health care coverage for me, and the rest of
Utah, with or without the Affordable Care Act?"

Tom

*Metcalf is a retired pediatrician who continues to work actively as an advocate
for children, and other people, too.*

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