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### Some changes in health care take effect

September 23rd, 2010 @ 5:40pm

SALT LAKE CITY -- President Barack Obama's signature legislation -- the health care reform bill -- phases in slowly over the next few years. But key provisions that may affect you went into effect Thursday.

When President Obama held an event to praise health care reform, Utahn Betsy Burton was there. As owner of The King's English Book Shop in Salt Lake, she's enthused about tax credits the bill has already given to businesses that provide employee health insurance.

"I really believe that for small businesses in particular this is really going to be good for their businesses," she says.

Provisions going into effect now include:

- No annual or lifetime limits of payments
- Full coverage of preventive care
- Under age 19, no denial for pre-existing conditions
- Temporary reinsurance program helps employers pay to cover retirees older than 55 who don't qualify for Medicare
- Small businesses may qualify for tax credits that could pay up to 35 percent of premium payments
- No cancellation if you get sick
- Insured chooses network provider
- No extra charge for non-network emergency room

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The changes are significant, and SelectHealth Marketing Director Sean Dunroe says in some ways, they could eventually make providing health care easier for insurance companies.

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"A lot of the provisions do streamline it. For example, if plans are offering 100 percent preventive coverage for everybody, then that's a simplification," he says.

"Most preventative care services are covered by health plans. What the Affordable Care Act does is that it requires certain preventive services and immunization to be covered 100 percent," Dunroe says.

Other changes are still significant, but the impacts might not be felt as strong among Utahns. For example, Utah already allows parents to keep children on their parents' policies up to age 26. But the new law extends that privilege even to married young people.

"In Utah, we've always provided coverage for dependents up to age 26 unless they were married or not financially dependent on their parents. That's really the only change," Dunroe says.

Lincoln Nehring of the Utah Health Policy Project says, "As many of us know, there are a lot of married students out there in Utah who don't have access to health care coverage."

Even though these coverage changes are available now, they won't go into effect until your insurance renews. For some people, that happens in October. For others, it happens in January.

However, in some cases, the changes won't automatically go into effect at all. Your employer may want to keep its health care plans as they are now. The best thing to do is talk with your employer to find out if your current plan will be grandfathered into the new system.

"Our anticipation is that most plans will become non-grandfathered, if not this year, over the next few years," Dunroe says.

State senator Wayne Niederhauser, who chairs Utah's health care task force, says many of these provisions are good but not in the face of a \$13 trillion federal deficit.

"The big question is who's going to pay for it? And what's it going to cost society as a whole?" he says. "We have to address the cost of health care, not just demand access of health care."

Insurance providers still will be allowed to raise premiums if they feel they need to.

"As insurance companies are required to pay preventive care services at 100 percent, obviously that's going to cost a little bit more than if the patient had to pay a portion of that service. That would cause premiums to go up slightly," Dunroe explains.

Lincoln Nehring agrees that people's insurance premiums might go up a little bit. "But I think overall if you look at this system as a whole, this should be a cost saver," he says.

Dunroe expects any increase in premiums to be minimal this year. The big changes will happen in 2014.

"At that time, it will be a guarantee issue for coverage for everybody regardless of health status. You won't be able to deny pre-existing conditions for anybody," he explains.

Dunroe says payments may go down for some people then. For others, they'll go up.

Meanwhile, the dust hasn't settled yet from the Congressional battle over health care. Opponents hope to overturn the health care law in the courts or in Congress after the elections.

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