



ksl | web | keyword



**MOTOROLA CHARM™ WITH MOTOBLUR™**

- Sync'd work and personal emails
- Streams all your social feeds
- Full data back-up

Available exclusively at **Verizon Mobile** MOTOROLA. **GET READY.** Try it now >

News Video TV Radio Weather Sports Traffic Movies Studio 5 More



Classifieds Deals Cars Jobs

Home Local U.S. World Showbiz Biz/Finance Sci/Tech Health Odds & Ends Religion Education Opinion

Guest Login Sep 24th, 2010



Main Story Video

- NBC News report
- Paul Nelson AM report

### 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

Tonight on KSL 5 News at 10



A young girl had tremendous medical bills until she died a few weeks ago. Her mother wishes health care reform had come a lot sooner.

#### Comment Board »

0

Comments

Read Comments

Post a Comment

Video embed:

<p style="margin: 0; padding: 0; t

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.

#### Related



Health law brings preventive care without copays

New health insurance policies beginning on or after Sept. 23 must cover, without charge, preventive care that's backed up by the best scientific evidence.

"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.

**RCWilley**

Get A Whole Room and 3D 65" **MITSUBISHI** Home Cinema Package for **Only ... \$2,599**

**FIND A STORE**

DirectBuy - Save 50% on 700+ brand names

#### Most Popular

Read Video Commented Deseret News

1. Arches National Park serves as setting ...
2. Utah mother believes son was sickened by ...
3. Accused child sex abuser arrested in ...
4. Fla. bank robbers strap bomb to abducted ...
5. Surveillance photos show Sandy bank robber

**WESTERN** TIMBER FRAME.COM

**801-331-6690** **CLICK HERE**

About this ad

Story compiled with contributions from Paul Nelson and John Hollenhorst.

Rate this article »

Fire Department Grants
Request Grant Information for Fire Prevention and Safety Trailers
www.BullExSafety.com

Ads by Google

Site Index

News

- Local
News
Politics
Investigations
Tough Times Survival Bank
National
World
Showbiz
Biz/Finance
Personal Finance Center
Consumer
Sci/Tech
Health
Odds & Ends
Religion
General Conference
Mission Guide
Education
KSL Schools

Weather

- Forecasts
Current Conditions
Vipir
Microcast
Water Watch
Snowpack totals
Ramp reports
Lawn Watering guide
Flood/Water Flow
Photo Galleries
Weather Planner
Weather Lab
Ask the Meteorologist
Ski Report
Weather on 5.3

Traffic

- Traffic Cams

TV

- Bios
Schedule
Contests
More on the Web
Studio 5

Sports

- BYU
U of U
NFL
Jazz/NBA
Prep
iCast
Golf Utah
Deseret First Duel
Cougar Tracks

Opinion

- Editorials
Sunday Edition

Radio

- Listen LIVE
Podcasts
Lineup
Bios
Staff Blog
Shows
Utah's Morning News
Doug Wright Show
Utah's Afternoon News
Nightside Project
KSL Movie Show
KSL Outdoors
KSL Greenhouse Show
Matt Townsend Show
KSL Travel Show
Features
Speaking on Biz
Teacher Feature
Metro Business Reports
Contests
Events

Classifieds

- General
Place an Ad
Homes
Home Builders
Neighborhood Info
Home Values
Place an Ad
Cars
Place a Car ad
Help

Announcements

- Place an Announcement

Events

- Post an Event

Movies

- Movie/Theater Listings

Advertise with KSL

Other Resources

- Contact Us / Phone Numbers
Careers with KSL
Careers with DDM
Web Resources
Charity Account Form

Wireless

- ksl.com mobile

Legal

- Terms of Use
Privacy Statement
DMCA Notice
EEO Public File Report
DTV Quarterly Activity
Closed Captioning Assistance

Sister Sites

- FM100 / Arrow 103.5
Deseret News / Mormon Times
Deseret Book

KSL's public inspection files, including the Children's Television Programming Reports and the DTV Quarterly Activity Station Report, are available for viewing during regular office hours at the KSL Broadcast House.

© 2010 ksl.com | KSL Broadcasting Salt Lake City UT | Site hosted & managed by Deseret Digital Media - a Deseret Media Company m33

