

Islamic Society of North America

Health Reform Brief

The debate over the Obama administration's proposal on health care reform is generating more heat than light. Media coverage often focuses on the passionate expressions by health reform advocates and opponents, leaving the public with sound bites and blanket statements.

The debate has been complicated by the fact that the bill introduced in the House of Representative is detailed and elaborate. The bill was introduced in the House on July 14, 2009 (HR 3200) under the name "America's Affordable Health Choices Act of 2009" stretching over 1017 pages. The size and technical language of the Bill makes it susceptible to interpretations and variety of readings.

There has been a number of summaries with varying emphasis, frequently influenced by the partisan views and political leaning of the interpreters. The best and most balanced summary has been produced by the Congressional Research Service (CRS), a well-respected nonpartisan arm of the Library of Congress.

Below is the text of the CRS's summary reproduced in its totality:

"America's Affordable Health Choices Act of 2009 - Sets forth provisions governing health insurance plans and issuers, including: (1) exempting grandfathered health insurance coverage from requirements of this Act; (2) prohibiting preexisting condition exclusions; (3) providing for guaranteed coverage to all individuals and employers and automatic renewal of coverage; (4) prohibiting premium variances, except for reasons of age, area, or family enrollment; and (5) prohibiting rescission of health insurance coverage without clear and convincing evidence of fraud.

Requires qualified health benefits plans to provide essential benefits. Prohibits an essential benefits package from imposing any annual or lifetime coverage limits. Lists required covered services, including hospitalization, prescription drugs, mental health services, preventive services, maternity care, and children's dental, vision, and hearing services and equipment. Limits annual out-of-pocket expenses to \$5,000 for an individual and \$10,000 for a family.

Establishes the Health Choices Administration as an independent agency to be headed by a Health Choices Commissioner. Establishes the Health Insurance Exchange within the Health Choices Administration in order to provide individuals and employers access to health insurance coverage choices, including a public health insurance option. Requires the Commissioner to: (1) contract with entities to offer health benefit plans through the Exchange to eligible individuals; and (2) establish a risk-pooling mechanism for Exchange-participating health plans.

Provides for an affordability premium credit and an affordability cost-sharing credit for low-income individuals and families participating in the Exchange.

Requires employers to offer health benefits coverage to employees and make specified contributions towards such coverage or make contributions to the Exchange for employees obtaining coverage through the Exchange. Exempts businesses with payrolls below \$250,000 from such requirement.

Amends the Internal Revenue Code to impose a tax on: (1) an individual without coverage under a health benefits plan; and (2) an employer that fails to satisfy health coverage participation requirements for an employee. Imposes a surtax on individual modified adjusted gross income exceeding \$350,000.

Amends title XVIII (Medicare) of the Social Security Act to revise provisions relating to payment, coverage, and access, including to: (1) reduce payments to hospitals to account for excess readmissions; (2) limit cost-sharing for Medicare Advantage beneficiaries; (3) reduce the coverage gap under Medicare Part D (Voluntary Prescription Drug Benefit Program); (4) provide for increased payment for primary health care services; and (5) prohibit cost-sharing for covered preventive services.

Requires the Secretary of Health and Human Services (HHS) to provide for the development of quality measures for the delivery of health care services in the United States.

Establishes a Center for Comparative Effectiveness Research within the Agency for Healthcare Research and Quality, financed by a tax on accident and health insurance policies, to conduct and support health care services effectiveness research.

Sets forth provisions to reduce health care fraud.

Amends title XIX (Medicaid) of the Social Security Act to: (1) expand Medicaid eligibility for low-income individuals and families; (2) require coverage of additional preventive services; and (3) increase payments for primary care services.

Sets forth provisions relating to the health workforce, including: (1) addressing health care workforce needs through loan repayment and training; (2) establishing the Public Health Workforce Corps; (3) addressing health care workforce diversity; and (4) establishing the Advisory Committee on Health Workforce Evaluation and Assessment.

Sets forth provisions to: (1) provide for prevention and wellness activities; (2) establish the Center for Quality Improvement; (3) establish the position of the Assistant Secretary for Health Information; (4) revise the 340B drug discount program (a program limiting the cost of covered outpatient drugs to certain federal grantees); (5) establish a school-based health care program; and (6) establish a national medical device registry. “

Here are the essential aspects of the Health Reform Plan:

- Provides universal coverage of all Americans by requiring employers to provide health insurance to their employees, and mandates that all children have health insurance.
- Outlaws the practice of insurance companies rejecting people because of pre-existing health conditions. It will make insurance premiums the same for everybody regardless of health status.
- Provides a one-stop marketplace, called National Health Insurance Exchange, for customers to compare and shop for insurance plans.
- Sets a government run health insurance option to provide low-cost, affordable health insurance for everybody, and to spur competition.

Additional Information:

To learn more about HR 3200, and to track the congressional debate over the bill, please visit the website of the Congress Track Project at:

<http://www.govtrack.us/congress/bill.xpd?bill=h111-3200>

See also the Obama-Biden Health Plan outlined during the presidential campaign at:

<http://www.barackobama.com/pdf/issues/HealthCareFullPlan.pdf>