

HEALTH REFORM SIGNED INTO LAW

"This isn't about politics. This is about people's lives." ~ President Barack Obama

Last week the President signed into law the health care reform bill passed by Congress. In the weeks leading up to the final votes it became increasingly difficult to sort out fact from fiction when trying to understand what exactly was included in the bill. It's been said that there are two things you will never wish to watch – "the making of sausage and the making of legislation." Most of us would say that certainly holds true with the health care reform legislation!

It has been called the most significant health care law in over 40 years, and it will affect the American Art Therapy Association members as individuals, the children and adults with whom we work, and even the practice of and reimbursement for art therapy. As a starting point, it is important to have a basic understanding of the three main purposes of the law, which provide a context for the changes that will be phased in over the next few years: (1) Providing affordable health insurance for the millions who are uninsured; (2) Reforming health insurance practices; and (3) Slowing the growth of health care costs.

1 – Health coverage for 32 millions of Americans without insurance.

- *Young adults* up to age 26 will be able to maintain coverage on their parents' policies – this is one of the largest age groups without insurance.
- *Expanded Medicaid eligibility* will be available to families, with additional federal funding to help the states provide coverage.
- *Insurance "exchanges"* will provide an additional source of health insurance. All exchange plans (and eventually those available outside the exchanges) will cover "essential" health services, including mental health services.
- *Employer coverage* – Starting in 2014, employers with 50+ employees will offer health plans covering at least 60% of overall health costs. (Small business tax credits will be available to help.)
- *Financial assistance* will be available for those who don't have employer coverage or Medicaid to help them buy policies on their own. The size of this subsidy will depend on income, family size, age, and where you live – you can estimate your own subsidy online at the [Health Reform Subsidy Calculator](#).
- *Community Health Centers* – During the next five years, while the changes are being phased in, funding for community health centers will be increased so that more individuals can be served.

2 – Insurance industry reforms

- *No more rescissions* – Insurance companies will no longer be able to drop people's coverage when they get sick, an insurance industry practice called rescission.
- *Pre-existing conditions* will no longer be a barrier to coverage. Millions of Americans who apply for health insurance on their own currently get turned down, charged higher prices, or offered plans with limited coverage because of pre-existing conditions. Starting this year, health insurance plans will be prohibited from denying coverage to children with pre-existing conditions; by 2014, it will be illegal for plans to use pre-existing conditions to exclude or limit coverage for all ages.
- *No lifetime and annual limits* – Annual and lifetime caps on coverage will be eliminated.

- *Additional resources for health care quality* – Insurance companies will have to spend part of the premiums they collect on health care and quality efforts rather than things like CEO bonuses, advertising, and administration. Those that don't will have to provide customer rebates.
- *Medicare reforms* – The law starts to close the coverage gap in Medicare prescription drug policies, completely eliminating it by 2020.
- *Age and gender discrimination* – Insurers' will be limited in their ability to charge higher premiums to individuals simply because they are older or female.

To get a better idea of how the law will personally affect you and your families, check these online, interactive sites: [How the Health Care Overhaul Could Affect You](#) and [What Does the Health Care Law Mean to Me?](#)

3 – Slowing the growth of health care costs

- The new law contains a wide range of strategies to restructure the U.S. health system and improve the quality of care, ultimately slowing the growth of health care costs. There is also an increased focus on preventive services.
- The Congressional Budget Office estimates that the law will reduce the federal deficit by \$138 billion over 10 years.

What will health care reform mean for art therapists?

In the coming months there will be lots of federal and state activity focused on implementing the health care reform law and we plan on keeping you updated and involved. The U.S. Department of Health and Human Services (HHS) will be writing regulations, consistent with Congress's intent, that fill in many of the needed details. These regulations will be issued as proposed rules first so that the public, including the American Art Therapy Association and its members, can give feedback.

We expect that there will be many sections of the regulations that affect the practice of art therapy, including issues related to reimbursement of art therapy under Medicaid, Medicare, and the new insurance exchanges. In addition to our advocacy work with federal agencies and policymakers during the rulemaking process, we will also be developing tools you can use with state policymakers as they implement the changes. To help make sure we address your information needs, please send your questions and comments to Julie Clark, American Art Therapy Association's Director of Public Policy at jclark@arttherapy.org.

"Today... is a victory for the estimated 32 million of our friends and neighbors who will now have access to health care because of this legislation. It is a victory for the millions of Americans who have been discriminated against in the past, denied coverage by an insurance company because they have a pre-existing condition. It is a victory for the millions who are dropped from their policy when they got sick. It is a victory for the millions who face bankruptcy and financial turmoil even though they had health insurance, because they reach an annual or lifetime cap. It is a victory for the small business owners who have been unable to provide their workers with health insurance or remain competitive, and who will now receive tax credits to help them afford to provide coverage for their employees... Today marks a new day and a giant leap forward towards our transition from a 'sick care' system to one which is preventive, collaborative, and patient-centered." [Rep. Patrick Kennedy, Rhode Island]

Sources: New York Times, Center on Budget and Policy Priorities, Judge David L. Bazelon Center for Mental Health Law, the Associated Press, Families USA, and the Kaiser Family Foundation