



Health Reform is Good for Rural Communities

The Patient Protection and Affordable Care Act

On Tuesday, March 23, 2010, the Patient Protection and Affordable Care Act was signed into law by President Obama. According to an analysis by the Congressional Budget Office (CBO), more than 1 million uninsured Americans will gain coverage in the first year, 19 million will gain coverage by 2012, and 32 million by 2019. This includes 495,000 Missourians who will gain coverage by 2019.

So how do Missourians in rural areas benefit?

More doctors where we need them.

Beginning next year, the Act will provide funding for the National Health Service Corps (\$1.5 billion over five years) for scholarships and loan repayment for primary care practitioners, including doctors and nurses, who work in areas with a shortage of health professionals.

Better access to primary care

More resources are provided to medical schools to train doctors to work in rural and underserved areas, and a loan repayment program will be established for pediatric specialists who agree to practice in rural regions.

Tax credits for small businesses

Nearly one-third of rural Americans work for small businesses, and more than half of them remain uninsured as their employers struggle to provide health benefits. This year the new law offers tax credits to small businesses to make employee coverage more affordable and to help rural small businesses provide health benefits to their employees.

Getting rid of all lifetime limits on how much insurance companies cover if beneficiaries get sick

Missourians in rural areas pay for nearly half of their health insurance costs out of their own pocket, and one in five farmers are in medical debt due to their health care bills. This new provision on no lifetime limits will ensure that they will have coverage when they need it.

Provides local doctors with enough funds to keep their doors open for you and your family

Health reform ensures that rural health care providers receive appropriate Medicare reimbursements to address longstanding inequities that exist among providers from different geographic regions. Helps the many small and rural communities where patients must travel long distances between health care providers to receive medical care.

Access to affordable preventative care

This year, the new health reform law requires new plans to cover prevention and wellness benefits at no charge to American families and eliminates co-payments for preventive services and exempts preventive services from deductibles under the Medicare program beginning in 2011. This will promote better health and help prevent diseases and illnesses before they become costly to families.

Choose a plan that is best for you and your family

The new health Exchanges will provide standardized, easy-to-compare information on different health insurance plans offered in your geographic area so that you can easily compare prices and health plans and decide which quality affordable option is right for you and your families. This will particularly benefit one-third of farmers who purchase health insurance directly from an insurance company – more than three times the national average.