

What will health care reform mean for you?

These days, many Missourians are asking, 'What will health care reform mean for me?'. Many people are unclear about the benefits of reform that have been touted by policy makers and advocates, so here are some answers from insiders in the health and insurance fields.

First on the list: answers from the docs. A colleague recently visited his doctor and found a brochure in the waiting room. It was penned by the American Medical Association and contained a laundry list of benefits including:

- 32 million uninsured Americans will gain access to health coverage
- Insurers will no longer be allowed to deny patients coverage based on pre-existing conditions
- Patients will no longer face life-time bans on coverage
- Children will be permitted to remain on their parents' insurance policies until age 26
- Tax credits will be extended to small businesses for the purchase of health insurance coverage
- High-risk insurance pools will be created
- Insurance claims processing will be standardized and streamlined, helping to lower physician overhead costs and improving practice revenue cycles
- The Medicare Part D Coverage gap (the donut hole) that haunts millions of seniors annually will be closed
- Clinical comparative effectiveness research will be promoted, BUT CANNOT (the AMA's emphasis) be used to dictate treatment decisions or coverage
- Prevention and wellness initiatives will be promoted
- Funding is provided to test medical liability reforms, such as health courts and disclosure laws

Sure, there are some benefits that accrue to the doctors as providers, but there are a lot of good things happening for their patients as well. And the AMA position represents a significant turn-around. It has not always been a supporter of reform efforts. More information is available on an American Medical Association sponsored web site at www.hsreform.org.

Another advertisement received recently about a managed health care industry forum offers another perspective. The title of the forum is "How Health Plans Can Survive Reform". The brochure says "There is no way to sugar coat this. Yes, comprehensive healthcare legislation signed into law by President Obama will bring million of new members to managed care plans. But the law will negatively impact profit margins, especially health plans with large exposure to the individual, small group, Medicare and possibly even Medicaid markets."

Sounds pretty ominous for the health plans. But they have ideas about how they can make reform work. These include: developing products and services that improve quality and control cost; developing convenient tools and easy-to-understand information to help members make better-informed health care decisions; greater transparency; and engaging members in a variety of prevention, wellness, disease management and care management programs.

These may be good for the managed care plans, but they are great news for consumers. Missouri policy makers should stop dragging their feet about health care reform. Let's do everything we can to make sure that it achieves its full potential.