

La Nueva Mayoría

By David R. Jones



Accessible and Affordable Health Care

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Of the 2.6 million New Yorkers without health coverage, Latinos are the most likely group to be uninsured. Many lost their health benefits when they lost their jobs in the recession. Many others who are still working cannot afford the premiums for employer sponsored benefits even if they are offered.

Health care reform, the Affordable Care Act (ACA), was enacted two years ago, after decades of struggle by both Democratic and Republican administrations to find a way to provide health care coverage to millions of uninsured Americans. The law is crucial because the current health care system was unsustainable. In New York State, premiums for employer sponsored insurance increased by 92 percent between 2000 and 2009, while median earnings rose by only 14 percent.

The U.S. Supreme Court heard arguments on constitutional challenges to the ACA last week. Their decision will probably come down in June. Most people do not understand what is in the law and how it will affect them. For people who are already getting adequate health insurance through their employers, the law will change nothing. It was primarily created to extend coverage to most of the 50 million Americans who don't have health insurance.

There are many reasons to celebrate the law. Insurance companies can no longer drop coverage for people who get sick. The new law has already begun to close the "donut hole" that caused many Medicare recipients to cut back on their prescription medicines. More than five million Medicare beneficiaries have saved over \$3.2 billion already on prescription drugs because of the law.

The law will control insurance rate increases while still ensuring a choice of plans and doctors. In New York, insurance costs for small businesses are expected to go down by 22 percent and the price of insurance on the individual market by 66 percent. Small businesses can now provide insurance benefits to their employees aided by new tax credits. Coverage for low and moderate income people will be subsidized. Eventually, most of the 50 million uninsured Americans will have access to affordable coverage.

So why do conservative politicians and interest groups hope that the Supreme Court will strike down the law as an unconstitutional overreach by the federal government? The primary reason is that it mandates coverage, requiring that individuals carry insurance or pay a penalty.

Proponents argue that Congress has the authority to compel coverage under the so-called "commerce clause" in the U.S. Constitution (Article I, Section 8). And those uncovered by health insurance are a part of interstate commerce. Uncompensated medical costs attributed to the uninsured add up of more than \$43 billion annually, adding about \$1,000 a year to the average cost of family health insurance.

The ACA will do more to promote equality of opportunity than any legislation since the Voting Rights Act of 1965. Low-wage workers will no longer be one paycheck away from catastrophe. Middle class workers with pre-existing conditions will no longer be forced into bankruptcy by the costs of medical care. Over 60 percent of personal bankruptcies nationally are directly attributable to the inability to pay for health care.

The ACA requires each state to establish an Ombuds Program to assist consumers in the challenges they face accessing health care or coverage. In New York State, the Community Service Society (CSS) supervises a group of 30 agencies to help level the playing field for individuals trying to get the coverage they're entitled to.

Since November 2010, our network has provided counseling or education to more than 45,000 New Yorkers, including individual case assistance to 15,000. CSS put out a small booklet which describes some of the cases (Health Reform Works), online at www.cssny.org/userimages/downloads/HealthReformWorks2012.pdf.

For Latino New Yorkers, the ACA will mean that health care will be both accessible and affordable.

David R. Jones is president and CEO of the Community Service Society (CSS), the leading voice on behalf of low-income New Yorkers for over 168 years. For over 10 years he served as a member of the board of directors of the Puerto Rican Legal Defense and Education Fund. The views expressed in this column are solely those of the writer.