

HEALTH REFORM UPDATE



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Greetings,

We're almost one month into the launch of the Affordable Care Act's Health Insurance Marketplace, and we're counting down to Jan. 1, when new coverage, benefits, and consumer protections go into effect.

We are also excited to be just one week away from APHA's 141st Annual Meeting and Exposition! For ACA resources and Annual Meeting news, read on.

Marketplace outcomes so far

Oct. 1 ushered in the historic opportunity to extend health care to an estimated 25 million Americans over the next 10 years through the opening of Health Insurance Marketplace. Unfortunately, many consumers have experienced technical difficulties while trying to browse marketplace options, due to a number of [glitches](#) with the account creation and plan enrollment features of Healthcare.gov. This has delayed the process of purchasing insurance for some consumers, but many observers note that it is at least promising that there are such high levels of interest in purchasing plans. In fact, as APHA noted in a recent Storify post, [tens of millions of Americans attempted to visit the site within the first week](#).

Although interest in purchasing health plans is clear, the number of people who have actually purchased a plan is not. Certain states are releasing enrollment statistics: Kentucky had already reached more than [11,000](#) enrollees as of Oct. 7, and more than [40,000](#) signed up in New York as of Oct. 8. In California, home to more uninsured individuals than any other state, more than [16,000](#) applications were completed in just the first five days, covering more than 29,000 uninsured individuals. The number of people who have enrolled in the states using the federal marketplace [will](#)

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[not be released until November at the earliest](#), according to the Obama administration.

As the Obama administration has [acknowledged](#), this has been a bumpy start, but efforts are underway to address website glitches and capacity issues. For those who are as interested in system updates as they are in enrollment estimates, the National Association of Medicaid Directors has released a [brief summary](#) of process outcomes so far, and NAMD states that [it will publish a weekly update](#) “describing state and federal efforts to refine systems.”

Public comprehension and reception

Much work still needs to be done regarding consumer education on the Affordable Care Act. According to a [Gallup poll](#) conducted in mid-September, about two out of three currently uninsured Americans plan to purchase health insurance by Jan. 1. Efforts to clarify certain elements of the law may increase the number of uninsured who obtain coverage. The same Gallup poll reveals that only 68 percent of the uninsured are aware that most people will have to pay a fine if they are not enrolled in coverage next year. Furthermore, half of the uninsured polled said they were “not at all familiar” with the insurance marketplaces or exchanges. [Another survey](#) conducted by The Commonwealth Fund found that only one-third of the uninsured were even aware of the marketplaces, and only one-third were aware of available subsidies.

Young “Invincibles”, or young adults that believe they do not need health insurance, represent a subgroup of uninsured Americans that needs to be prioritized in consumer education efforts. According to a [Center for Studying Health Systems Change report](#), persuading younger and healthier uninsured individuals that the cost of health insurance is worth the avoidance of medical and financial risks is key in their decision to purchase coverage. Utilizing data from the 2008-2010 Medical Expenditure Panel Survey, the report finds that 74 percent of uninsured adults ages 19-29 said that they need health insurance. Even among young, uninsured individuals who self-identify as risk takers, only 38.5 percent said they do not need health insurance. These numbers sound promising. However, half of these young, uninsured risk-takers believe that health insurance is not worth the cost. This analysis implies that concerns over costs would be a primary reason that young, healthy risk takers would not enroll in coverage. Therefore, educational efforts focusing on subsidies would likely be an effective tactic in increasing enrollment among young adults.

Public health professionals can play an important role in helping consumers understand the marketplaces and helping them connect to coverage and subsidies. APHA’s consolidated [information and resources guide](#) can help the public health community in this endeavor. It contains information and links to share with consumers, plus links to partner resources such as fact sheets and educational presentations.

APHA works with Affiliates to promote successful CTG strategies

Community Transformation Grants, funded through the ACA’s Prevention

Other health reform headlines

Stay informed!

APHA provides relevant and timely resources to our members and the public health community. [Visit newsletters to sign up](#) for other updates on careers in public health, emergency preparedness and more.

Take our health reform resources survey

[We’d love to hear from you](#) as we continue to expand and improve our health reform resources.

Marketplace links

CMS offers these and other [badges](#) and [widgets](#) for your newsletter or website.



Need health coverage?
The Health Insurance
Marketplace is open!

APPLY NOW



¿Necesita cobertura
médica? ¡El Mercado de
Seguros Médicos está
abierto!

SOLICITE AHORA



Prevention saves lives.
Marketplace plans
cover free diabetes
screening.

LEARN MORE

CDC now also offers [badges](#) like this one, with messages about

and Public Health Fund, support community-level efforts to prevent chronic disease and promote wellness. APHA's CTG Grant program awarded funds to nine affiliate organizations to disseminate information on successful CTG strategies being implemented at the local level. Examples of projects that will be undertaken in partnership with local CTG grantees include:

- Vermont Public Health Association will develop a webinar that highlights the importance of Healthy Community Design as an essential tool for improving health, specifically with regard to healthy eating and physical activity and smoke free environments.
- Along with their state CTG partners and others, Maine Public Health Association will coordinate and hold a webinar which introduces a new smoke-free environments toolkit and its multiple resources to childcare providers and public health partners.
- The Texas Public Health Association will develop a one-hour webinar showcasing the strategies and tobacco free worksite tools developed and used by a local community with businesses and worksites.
- South Carolina Public Health Association will develop a webinar that promotes best practices on implementing faith-based tobacco free policies.

Other affiliates whose projects were funded are Montana Public Health Association, Massachusetts Public Health Association, Minnesota Public Health Association, Iowa Public Health Association, and Oklahoma Public Health Association. As dates are scheduled for all of the project webinars, information will be available on [APHA's webinars page](#).

New resources on the community benefit requirement

Section 9007(a) of the ACA establishes new requirements for charitable hospitals regarding their obligation to assess and address community health needs. For example, hospitals are now specifically required to "take into account input from persons who represent the broad interests of the community, including those with special knowledge of or expertise in public health." The Hilltop Institute of the University of Maryland, Baltimore County has produced a number of resources on the new community benefit requirements, including these:

- [Hospital Community Benefits after the ACA: Present Posture, Future Challenges](#) (issue brief, October 2013)
- [Community Health Needs Assessment: Legal Requirements, Practical Opportunities](#) (presentation, June 2013)
- [Community Benefit State Law Profiles](#) (interactive website)

ACA provision in the Continuing Appropriations Act

[H.R. 2775](#), the debt limit and continuing resolution bill that allowed federal funding to resume and prevented the U.S. from defaulting on its debts, was passed by Congress on Oct. 16 and signed by the President on Oct. 17. The bill funds the government through Jan. 15 at the fiscal year 2013 post-sequestration spending level, extends the Treasury's borrowing authority through Feb. 7, and establishes a bicameral budget conference that is tasked with deciding next year's spending by Dec. 13.

accessing preventive services through the marketplace.

Consumer education resources

NEW resource guide: [The Affordable Care Act's Health Insurance Marketplace: Consumer Education Resources for Public Health Practitioners](#) (APHA, September 2013)

NEW interactive tool: [Find Local Help](#) (via Healthcare.gov, to find local in-person assistance options, also [in Spanish](#))

Website: [Health Insurance Enrollment](#) (Robert Wood Johnson Foundation's resources for Individuals and families, small businesses, and educators)

Web page: [Health Insurance Marketplace: Communication Toolkit for Health Agencies](#) (CDC Office for State, Tribal, Local and Territorial Support)

Tool: [Premium and Subsidy Calculator](#) (Kaiser Family Foundation)

State implementation tracking tools

[State Enrollment Progress Tracker](#) (The New York Times, updated Oct. 8)

[State Decisions on Health Insurance Exchanges and the Medicaid Expansion](#) (Kaiser Family Foundation, updated Oct. 22)

[State Approaches to Consumer Assistance Training](#) (State Reform, updated Sept. 23)

Other highlighted resources

Workshop Summary: [Population](#)

One provision of the bill (Sec. 1001) also directly addresses the ACA and its subsidies for marketplace coverage, but it is predicted to have little impact. It requires the Secretary of Health And Human Services to certify that health insurance marketplaces are in compliance with ACA requirements regarding verifying applicants' incomes before issuing income-based subsidies and cost-sharing assistance. [As Health Reform GPS notes](#), this does not require any new process or programs; it "simply require[s] adherence to the original terms of the ACA." [The Center on Budget and Policy Priorities concurs](#), and provides more information about the income verification procedures.

Health reform sessions at the APHA Annual Meeting

At APHA's [141st Annual Meeting and Exposition](#) Nov. 2-6 in Boston, at least 50 sessions will focus on health reform, and many more of the 1,000+ total sessions will feature it.

If you are attending the Annual Meeting, check out this [Guide to Health Reform Sessions](#). It features sessions related to coverage and access, community prevention, and health system transformation, and also lists all health reform sessions by day and time. Also see highlighted health reform sessions in [this post](#) from APHA's Annual Meeting blog. Or, you can browse the [online program](#) or use the Annual Meeting [mobile app](#) to plan your schedule.

Find sessions relating to:

Coverage and access expansions
Including sessions on Health Insurance Marketplace, Medicaid expansions
Community prevention, planning and policy
Including sessions on Community Transformation Grants
Health system innovation and public health system transformation
Including sessions on health system reforms such as Accountable Care Organizations, or ACOs
All health reform topics

The health reform session guide will also be available at the APHA Center for Public Health Policy booth in the Expo Hall, along with two additional program guides: one on community transformation sessions and one on public health law sessions.

APHA codeathon to help implement ACA



Developers, designers, coders and others will join with public health experts Nov. 1-2 in Boston to create apps, platforms and other innovations to help support public health agencies and organizations in implementing the ACA. [APHA's codeathon](#), held in conjunction with the APHA Annual Meeting, is free to

attend, but you must [register](#) in advance. Separate registration is required to attend the Annual Meeting.

APHA's health reform news coverage

APHA's Public Health Newswire provides daily coverage of public health news and The Nation's Health is APHA's monthly newspaper. Both often cover health reform implementation topics that have implications for the public health system or population health outcomes. Check out these recent articles:

[health implications of the Affordable Care Act](#) (Institute of Medicine, Oct. 7)

Web Page: [Resources for Health Departments related to Health System Transformation](#) (CDC's Office for State, Tribal, Local, and Territorial Support)

Issue Brief: [When Does Medicaid Eligibility amount to "Minimum Essential Coverage?"](#) (Health Reform GPS)

Issue Brief: [Eligibility for Assistance and Projected Changes in Coverage Under the ACA: Variation Across States](#) (Urban Institute)

Chart: [State Innovation Model Testing Awards](#) (State Reform)

Upcoming events

[Health Policy Orientation](#)
Oct. 28-31: Washington, D.C.
AcademyHealth

[APHA's 141st Annual Meeting](#)
Nov. 2-6: Boston
American Public Health Association
[Register now](#)
[Guide to ACA Sessions](#)

Upcoming webinars

[Impact of the Affordable Care Act, Medicaid Expansion & Insurance Exchanges on HIV/AIDS and Viral Hepatitis Services](#)
Nov. 6, 2 p.m. EST
ADAP Advocacy Association, Community Access National Network, Great Lakes ADA Center and Health HIV

[The health care law: what it means for people with Medicare](#)
Nov. 14, 2 p.m. EST
AARP

Webinar Series: Assisting

- [Americans talking about, using Health Insurance Marketplace](#) (*Public Health Newswire*, Oct. 9)
- [Health Insurance Marketplace opens!](#) (APHA Storify post, Oct. 8)
- [House member talks government shutdown, Affordable Care Act, at National Journal event](#) (*Public Health Newswire*, Oct. 4)
- [How the government shutdown affects public health](#) (*Public Health Newswire*, Oct. 1)
- [Health Insurance Marketplace lets Americans choose low-cost, life-saving health benefits](#) (APHA Executive Director Georges Benjamin, MD, *The Huffington Post*, Oct. 1)
- [Workplace wellness programs a growing trend for employers : Affordable Care Act to play a role](#) (*The Nation's Health*, October issue)
- [Insurance marketplaces open for enrollment, navigators ready to help](#) (*The Nation's Health*, October issue, online only)

Other health reform headlines

- [Ohio to expand Medicaid under Obamacare](#) (Elise Viebeck, *Healthwatch*, Oct. 21)
- [Thousands Of Consumers Get Insurance Cancellation Notices Due To Health Law Changes](#) (Anna Gorman and Julie Appleby, *Kaiser Health News*, Oct. 21)
- [Rush of interest continues on insurance websites](#) (Amy Goldstein, Lena H. Sun and Sandhya Somashekhar, *The Washington Post*, Oct. 1)
- [Three critical measures of marketplaces' impact could take several years to assess](#) (Jordan Rau, *Kaiser Health News*, Sept. 29)
- [Medicaid rolls could swell in SC, even as state rejects expansion in health care reform](#) (Joey Holleman, *The State*, Sept. 29)

Assisters

[Advanced Premium Tax Credit Reconciliation](#)

Oct. 29, 1 :30 p.m. ET
Robert Wood Johnson Foundation
and AcademyHealth

[Plan Selection Assistance Webinar](#)

Nov. 22, 3 p.m. ET
Robert Wood Johnson Foundation
and AcademyHealth

Webinar catch-up

[ACA delivery reforms and public health: What's the connection?](#)

Sept. 17: APHA

[All Hands on Deck: State Plans for Consumer Assistance](#)

Sept. 11: State Reform

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