This Week in Health Policy…

• Introducing HealthCare.gov
• Coverage for Pre-Existing Conditions
• Prevention at the Forefront
• New Website for EHR Incentive Program
Navigating the insurance market just got simpler... HealthCare.gov is the one-stop-shop where consumers can compare health insurance plans.

Features of HealthCare.gov:

• With data for more than 1,000 insurance carriers, healthcare.gov is a centralized location to compare health insurance plans;

• The Insurance Finder automatically sorts through a huge catalog of public and private coverage options;

• Information on the new health reform law and a timeline of when the provisions go into effect;

• Information on every Pre-Existing Condition Plan and Medicaid and Children’s Health Insurance Program in the country.
Coverage for Individuals with Pre-Existing Conditions

Beginning July 1st, the federal high-risk health insurance pool will be available to consumers on the new HHS website, healthcare.gov. The health reform law establishes a temporary high-risk pool to provide health coverage to individuals who are uninsured because of pre-existing conditions. This insurance program will remain until the health insurance exchanges takes effect in 2014. At that time, insurance companies will be banned from turning away individuals with pre-existing conditions.

Specifics on the State and Federal High-Risk Health Insurance Pools:

**Eligibility:** U.S. citizens and legal immigrants who have a pre-existing medical condition and who have been uninsured for at least six months. Current beneficiaries in state high-risk pools are eligible only if they drop out of the state pool and remain uninsured for six months.

**Funding:** The health reform law provides $5 billion to finance the program.

**Coverage:** CMS has estimated that about 375,000 people may be eligible to sign up for the high risk pools.

**Premiums:** Premiums for the pool will be established based on a standard population and may vary by no more than 4 to 1 due to age. Premiums in the new federal pool are expected to be 10 percent to 50 percent lower than current state premiums. Co-payments and deductibles will also be lower than current state rates.

Most states have opted to administer their own plans, but 21 states elected to have the federal government run their program (see following slide). For the press release on the new health insurance pools, click here.
High Risk Pools: State Implementation, Federal Roles

- State chose to run its own federally-funded high risk pool
- State chose HIPAA insurance carrier to run federal pool
- State chose to have HHS run federally-funded high risk pool (July 2010-Dec. 2013)
- Current state pool; HHS to run federal pool
- State has raised questions, delayed decision
- State currently runs its own state high risk pool, 2009-2010

Source: NCSLreport at www.ncsl.org/?tabid=14329, NASCHIP and HHS. Updated 6/29/2010- Announced intentions may be subject to change.
The National Prevention, Health Promotion and Public Health Council (the Council), created by the health reform law, released its first status report on June 30th. The Council is charged with improving the health status of Americans by intensifying national prevention activities and designing a national strategy across federal agencies to reduce the incidence of preventable illness and disability. The Council is chaired by Surgeon General Regina Benjamin and includes senior government officials from various agencies.

The report:

• describes the Council’s activities on prevention, health promotion, and public health;
• describes the national progress in achieving specific prevention and public health goals;
• lists the national priorities on health promotion and disease prevention activities for the five leading causes of death;
• contains science-based initiatives to achieve the goals of Healthy People 2020;
• contains plans for consolidating Federal health programs.

The full report can be found here and a fact sheet can be found here.
New Website for EHR Incentive Program

The Centers for Medicare & Medicare Services has launched the official website for the Medicare & Medicaid Electronic Health Records (EHR) Incentive Program. This website provides detailed information about the program including information on who is eligible, how to register, and meaningful use requirements.

The EHR Incentive Programs will provide incentive payments to eligible professionals and hospitals for the “meaningful use” of certified EHR technology. The requirements of meaningful use to qualify for incentive payments will be defined in the final EHR incentive program rule expected for release this summer. The final rule on meaningful use will incorporate three main components:

- The use of a certified EHR in a meaningful manner;
- The use of certified EHR technology for electronic exchange of health information to improve quality of health care;
- The use of certified EHR technology to submit clinical quality and other measures.

Visit the EHR Incentive Program website for additional information: [http://www.cms.gov/EHRIncentivePrograms/](http://www.cms.gov/EHRIncentivePrograms/)
HealthCare.gov is officially up and running. This web portal is designed for consumers. For the first time, consumers will have a listing of all private and government health care plans for individuals and small businesses in their areas. Visit HealthCare.gov and share the website with your patients.

Click here to register for the 2010 National Medical Association Annual Convention & Scientific Assembly in Orlando, Florida, July 31 – August 4, 2010. Make plans to arrive in Orlando by the morning of July 31st in order to attend this year’s Mazique Symposium.

For the latest health policy news and information, visit our page NMA Health Policy Updates.

Continue to visit our Haiti Earthquake Relief page for information on relief efforts.
Resources


