

OPINION

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One year later: The state of health care reform

WE HAVE grappled for decades with how to reform our health care system. While progress was made in extending coverage to seniors, people with disabilities and low-income families, many presidents also tried and failed to extend quality, affordable health care to all Americans.

Those days are over. This week marks a historic anniversary — the anniversary of America finally achieving health reform.

On March 23, 2010, President Barack Obama signed the Affordable Care Act into law. This law builds on our existing health care system, to enforce Patients' Bill of Rights protections. It creates a new reformed marketplace for private insurance, and offers tax credits and subsidies to ensure that coverage is affordable. The new marketplace will enforce strong rules for insurance companies, so they can't deny care or charge more for women or people with pre-existing conditions.

The law focuses on personal responsibility — individuals have a responsibility to maintain coverage, employers have a

PETE STARK

My Word

responsibility to offer coverage, and the government has a responsibility to make sure coverage is affordable. These measures ensure that people with insurance won't be forced to cover expensive emergency care received by people without health insurance.

Complete reform will take time to implement, as states build the new health insurance exchanges and minimize disruption for people with insurance. In the meantime, some consumer protections have already started to take effect:

■ Insurers can no longer drop your coverage when you get sick.

■ Young adults can obtain coverage on parents' plans until age 26.

■ Insurers cannot place arbitrary caps on the amount of coverage you can receive over your lifetime.

■ Insurers must spend at least 80 percent of your premium dollars on health care, rather than profits or bureaucracy.

Several additional reforms are also providing improved access to high quality, more affordable health care right now:

■ Seniors who hit the Medicare "donut hole" coverage gap are receiving a 50 percent discount on brand name drugs.

■ Individuals with pre-existing conditions that make them uninsurable may be eligible for the new Pre-Existing Condition Insurance Plan — learn more at www.pcip.ca.gov.

■ Preventive care in Medicare and most private plans will be provided without any cost-sharing.

■ Small businesses are receiving tax credits to help them provide health insurance to workers.

■ Employers are obtaining financial help for maintaining retiree health benefits.

It is estimated that the Affordable Care Act will provide coverage to 94 percent of all Americans — expanding coverage to more than 32 million Americans who would otherwise remain uninsured and protecting the health benefits of millions more.

Unfortunately, Republicans in the House of Representatives are attempting to repeal the new law — including these vital consumer protections that have already taken effect. So far, these efforts have failed in the Sen-



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ate, and the president has vowed to veto any legislation that repeals the health reform law.

Last month, I surveyed our community asking neighbors what Congress' main focus should be this year. Only 8 percent thought Congress should focus on repealing health reform,

while 54 percent thought we should focus on jobs and the economy.

Repealing health reform would take our country backward. We will consistently need to improve and refine the law and I will work with members on both sides of the aisle to do that. The Affordable Care Act has built a

new platform from which to continue improving the way we provide coverage for all Americans.

Rep. Pete Stark, D-Fremont, is a senior member of the Ways and Means Committee and is the top Democratic member of its health subcommittee.