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Pain or Prevention?

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By KRISTINE MORRIS
Contributing Writer

Non-partisan public forum to discuss impact of health care reform

SUTTONS BAY – The Patient Protection and Affordable Care Act was signed into law by President Barack Obama on March 23, 2010, and, after its first full year in operation, people still have many questions about what it means to them, their families and their businesses.

Dr. Michael Collins, MD, MS, medical director of the Grand Traverse and Benzie-Leelanau Health Departments, will give an informational presentation on the pros and cons of the health care reform bill at 7 p.m. Wednesday, April 20, in the community meeting room on the lower level of the Leelanau County Government Center, 8527 E. Government Center Drive, in Suttons Bay.

There will be an opportunity to ask questions following the 45-minute presentation. The non-partisan forum is being hosted by the Leelanau County Democratic Party (LCDP), and will follow a brief LCDP meeting beginning at 6:15 p.m. Refreshments will be served at 6:30.

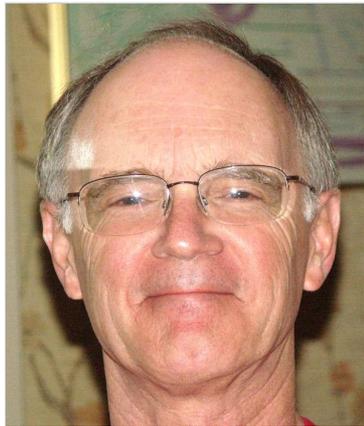
“People are really concerned that they will have appropriate care when they need it,” said Collins, “and many people who feel that their health care needs are currently being met don’t realize what might happen to them if their situation were to change – if they lost their jobs, for example.”

Collins described the current situation in American health care as “neither sustainable nor equitable,” and said that it has resulted in many people facing bankruptcy as a result of medical bills.

“My goal is to inform people about what is actually in the new law and help them to understand its most important provisions and the timeline for benefits to roll out,” he said.

“Among the benefits of the new law are its coverage of people with pre-existing conditions and those who have not had access to prior health care coverage. Anyone who has an interest in learning about the new law and discussing how it will benefit them is invited to attend this forum.”

Clearing the fog



Dr. Michael Collins, medical director of the Grand Traverse and Benzie-Leelanau Health Departments will answer questions on the Patient Protection and Affordable Health Care Act at a 7 p.m. non-partisan public forum Wednesday, April 20, at the Leelanau County Government Center. The forum is free and open to all. Photo Special to the Insider

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"This will be a non-partisan forum designed to inform and educate," said LCDP Steering Committee Member Gwenne Allgaier. "There has been a lot of confusion about the new law, and Dr. Collins will present its pros and cons so that people will have the information they need to make up their own minds about it and learn how it will benefit them. We hope that people who have questions and want the facts about this important issue will come to Dr. Collins' presentation.

"Health care costs are a huge driver of our deficit and must be addressed. Our nation has had a very inequitable system of health care coverage, and this bill is a step towards fixing those issues," Allgaier said.

"Major thrusts of the bill – allowing people's adult children under the age of 26 to continue on their parent's insurance, putting a limit on the amount of profit insurance companies can extract from our health care expenditures, making sure people cannot be refused insurance because of pre-existing conditions, offering health care to 25 to 30 million more Americans, making insurance portable so people can change jobs if need be, and making health care more affordable for us while controlling costs – all will benefit people in our area and Americans in general.

"Many of these provisions will unroll over time, and Dr. Collins is very knowledgeable about the timeline."

Allgaier said that she already has personally benefitted from provisions of the new law, and knows of others who have as well.

"We just received a notice from my husband's company that because the company is being reimbursed for providing health care to employee's spouses, we would not be charged for my insurance for the rest of this year. That saves us \$150 a month. My husband is retired, so that's a great help for us. Another person we know is glad that her insurance, which she buys as an individual, will now be portable.

"I have spoken to hundreds of people in our area about health care reform," she said, "and many of those who did not have health care insurance did not want to admit it. It's embarrassing to most people. I personally have put off going to the doctor because our deductible is so high that our regular health care costs are always out of pocket."

Allgaier stated that she knows people who admit that they had no insurance because they could not afford it, and were hoping that they would not become ill before they were 65.

"I've talked with people who had been ill years and years ago, and because of these 'pre-existing conditions,' had not been able to buy insurance, and others who had no coverage because they had lost their jobs. Some had been ill and now have bills so high that they could no longer pay for insurance. The health care reform bill will help these people and many others in our area" (see sidebar).

For more information about the forum, contact Gwenne Allgaier at gwenne@centurytel.net. For more about the Patient Protection and Affordable Care Act, go to healthcare.gov or healthcarereform.procon.org. To see an informative presentation on the myths surrounding the new law, go to www.WhiteHouse.gov and look under "Health Reform Myths."

SIDEBAR

Local impact

In the 4th Congressional District,* the Patient Protection and Affordable Care Law will:

- Improve coverage for 411,000 residents with health insurance
- Give tax credits and other assistance to up to 190,000 families and 14,800 small businesses to help them afford coverage
- Improve Medicare for 125,000 beneficiaries, including closing the "donut hole;"
- Extend coverage to 41,000 uninsured residents
- Guarantee that 10,000 residents with pre-existing conditions can obtain coverage
- Protect 1,400 families from bankruptcy due to unaffordable health care costs
- Allow 60,000 young adults to obtain coverage on their parents' insurance plans

- Provide millions of dollars in new funding for 10 community health centers
- Reduce the cost of uncompensated care for hospitals and other health care providers by \$51 million annually.

Source: http://energycommerce.house.gov/Press_111/health_care/districts/new/M14.Camp.pdf

* The 4th Congressional District (Dave Camp, R-Midland) includes the following Michigan counties: Clare, Grand Traverse, Gratiot, Isabella, Kalkaska, Leelanau, Mecosta, Midland, Missaukee, Montcalm, Osceola, Roscommon, northern Shiawassee, and western Saginaw.

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