



# The Affordable Care Act and Its Impact in Illinois

Presentation to the Chicago Health Corps

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By Kathy Chan

# About IMCHC



[www.ilmaternal.org/  
Healthcarereform](http://www.ilmaternal.org/Healthcarereform)



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## Our Projects:

- Campaign to Save Our Babies
- Chicago Area Immunization Campaign
- Illinois Coalition for School Health Centers
- Illinois Premature Infant Health Network

# National Health Care Reform



Patient  
Protection and  
Affordable Care  
Act (HR 3590)

Reconciliation Act  
(HR 4872)





# Insurance Market Reforms

- Pre-existing Conditions :
  - Approximately, 201,233 uninsured Illinoisans have a pre-existing condition
- Gender Rating:
  - A Woman is NOT a pre-existing condition!

# Insurance Market Reforms (cont'd)



- Rescissions
- Annual Limits
- Lifetime Limits
- Lowering Premiums

# Insurance Market Reforms (cont)



- **Extension of Dependent Coverage**
- **Temporary High Risk Pools: Illinois Preexisting Condition Plan (IPXP)**

# Health Insurance Exchanges



**ORBITZ**



**GEICO**

**esurance**<sup>®</sup>  
Online Auto Insurance

New competitive  
marketplace for  
health  
insurance



# What's Covered?

- Ambulatory Patient Services
- Emergency Services
- Hospitalization
- **Maternity and Newborn Care**
- Mental Health and Substance Abuse Services (Including Behavioral Health Treatment)
- **Prescription Drug Coverage**
- Rehabilitative and Habilitative Services and Devices
- Laboratory Services
- **Preventive and Wellness Services**
- Chronic Disease Management
- **Pediatric Services, Including Oral and Vision Care**

# Affordability



- Individual Mandates
- Affordability Credits
- Free Preventive Services
- Tax Credits for Small Businesses and Nonprofits
  - <http://www.smallbusinessmajority.org/tax-credit-calculator/>
  - [www.irs.gov](http://www.irs.gov)



# Medicaid Expansion



## 133% Federal Poverty Level:

| Family Size | Income   |
|-------------|----------|
| 1           | \$14,484 |
| 2           | \$19,564 |
| 3           | \$24,645 |
| 4           | \$29,726 |

# The Children's Health Insurance Program (CHIP)



- Continues through 2019
- Full Federal Funding through 2015



# Maintenance of Effort



- Illinois CANNOT scale back eligibility for Medicaid programs
  - This includes income levels, as well as new requirements regarding paperwork or verifications.
  - States are permitted to reduce reimbursements or scale back on optional benefits

# Primary Care Services



- **National Health Service Corps**
- **School Based Health Centers**



# Community Health Centers



- ACA provides \$11 billion to bolster and expand community health centers over the next 5 years.
  - \$1.5 billion will support major construction and renovation projects at community health centers nationwide.
  - \$9.5 billion will:
    - Create new community health center sites in medically underserved areas; and
    - Expand preventive and primary health care services, including oral health, behavioral health, pharmacy, and/or enabling services, at existing community health center sites.



# Reproductive Health Care Abortion Care Coverage

Oral Health = Overall Health



- Pediatric oral care in basic benefits package
- Public education campaign for oral health
- Demonstration projects for mid-level providers
- Workforce development

# The ACA & Immigrants



- Immigrants “**lawfully present**” in U.S.
  - **May** buy health insurance in state exchanges
  - **May** apply for tax credits for premiums & cost-sharing reductions
    - Are eligible for IPXP
    - **Must** buy health insurance under the individual mandate (unless unaffordable or exempt)
- **Undocumented Immigrants:**
  - Unable to buy private health insurance in exchange (& ineligible for tax credits or cost-sharing reductions)
  - Exempt from individual mandate

# Timeline for Implementation



2010

Pre-existing condition  
(child)

Rescissions

Annual limits

Lifetime limits

Dependant coverage

High risk pool (IPXP)

MOE in effect

Small business tax credit



2014

Pre-existing  
condition (adult)

Gender rating

Enroll via Exchange

Affordability  
provisions

Medicaid expansion

Increasing small biz  
tax credit



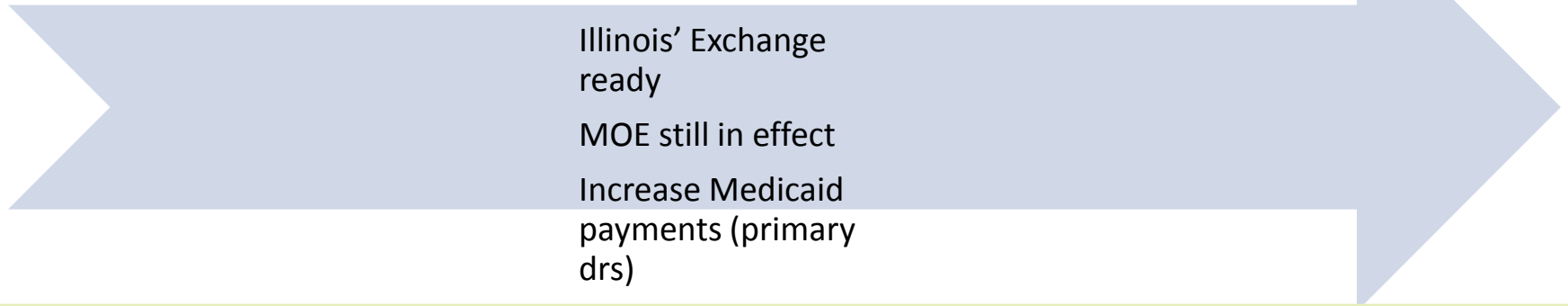
2013

Illinois' Exchange  
ready

MOE still in effect

Increase Medicaid  
payments (primary  
drs)

Additional Funding for  
CHIP



Illinois Maternal &  
Child Health Coalition



# Recap of Major Effects of the Affordable Care Act in Illinois

- Pre-Existing Condition Exclusions
- Rate Review
- Medicaid
- The New Competitive Marketplace for Insurance in Illinois: The Exchange

# Questions?



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