

# Obamacare: Five Things You Need To Know

Brenda Duran

In a few months, health care reform will roll in and change the status quo in more ways than one. For TCM professionals, the Patient Protection and Affordable Care Act (PPACA) will also bring along major changes that are expected to impact everything from the volume of new patients to insurance billing.

Our editor-at-large Marilyn Allen gave a special presentation at Emperor's College in Santa Monica, Calif. recently to give students and staff a few key tips of what to expect as the new health reform is adopted nationwide. Here are five highlights from her presentation you should take note of:

1. Know that insurance will change. How? Guaranteed - issue policies without pre-existing condition limitations, lifetime benefit limits, or annual benefit limits. Second, everyone is required to have coverage. Third, people who have difficulty affording coverage will get assistance paying for it unless they are under the 133% poverty level. Those people will go on Medicaid unless their state refuses to expand Medicaid.
2. Increased availability of acupuncture in some states: This act, especially in California, may increase availability of acupuncture and will create changes in how practitioners practice, both in how they disperse patient care and how they run small businesses. With the PPACA, most Americans will be required to have health coverage after Jan. 1, 2014. And they'll have a new way to buy health policies through insurance exchanges set up in each state. Under California's insurance exchange plan, acupuncture is included as an essential health benefit. Other states that have done the same thus far include Maryland, New Mexico and Washington.
3. Non-discrimination: No health plan or insurer may discriminate against any health provider acting within the scope of that provider's license or certification under applicable State law. This will ensure that insurance companies cannot unfairly exclude both doctors of chiropractic (DCs) or acupuncturists from practicing under the capability of their training and licensure on a federal level.
4. Electronic health records on the way: Health plans must implement uniform standards for electronic exchange of health information to reduce paperwork and administrative costs.
5. There is a penalty for those who opt out. Citizens will be required to have acceptable coverage or pay a penalty of \$95 in 2014, \$325 in 2015, \$695 (or up to 2.5 percent of income) in 2016. Families will pay half the amount for children, up to a cap of \$2,250 per family. After 2016, penalties are indexed to Consumer Price Index.

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