

ACA debate dominated by the haves, not the have-nots

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As we approach the fifth anniversary of the passage of the Affordable Care Act and the close of reform's second open-enrollment period, 25 million previously uninsured Americans now have affordable and comprehensive health care coverage as a result of the ACA. While plenty of unfinished business remains, we've taken an enormous step as a nation toward fulfilling reform's goal of universal coverage and improved access to medical care for all Americans.

Charles Gaba's ACAsignups.net reports that 11.6 million Americans have signed up for qualified health plans on state and federally-run exchanges this year. Another 13.6 million have gained Medicaid coverage since 2012. These coverage gains are reflected in new Gallup polling data finding that the uninsured rate among U.S. adults for the fourth quarter of 2014 averaged 12.9% – a drop of 4.2 percentage points since the ACA's requirement for Americans to have health insurance went into effect one year ago.

In Nevada, despite our ill-fated state-run exchange and switch to HealthCare.gov over the past year, over 72,000 Nevadans signed up for private health coverage through the ACA marketplace in 2015 – an increase of nearly 160 percent over 2014 enrollment. Another 116,000 Nevadans have gained coverage through the Nevada Medicaid program since 2012. All told, the number of uninsured Nevadans has been nearly cut in half since the law's enactment.

The ACA has also improved insured patients' access to preventive health care by requiring plans to cover services such as vaccines, disease screenings, well-child visits, and tobacco cessation counseling without co-pays or deductibles. Additionally, more than 3 million young adults up to age 26 have been able to stay on their parents' health insurance plans, and up to 129 million individuals with pre-existing conditions are protected from insurance coverage denials.

Finally, our state's comparatively modest investment of \$90 million to build new eligibility and enrollment systems, and prepare for the Medicaid expansion has not only halved the ranks of the uninsured in our state, it has generated a return on investment of nearly \$1.6 billion to date in enhanced reimbursement and assistance from the federal government to hospitals and other health providers in Nevada since the law's passage.

One of the most odious features of our ongoing national discussion about health reform is the domination of this conversation by those who enjoy the good fortune and peace of mind that comes with affordable health insurance coverage. The daily indignities and burdens faced by

the uninsured and those who struggle with medical expenses are typically lost in most of these debates and by those demanding the law's repeal.

Health policy expert Ezekiel Emanuel contends that the ACA is the most substantial effort in a generation to improve "our terribly complex, blatantly unjust, outrageously expensive, grossly inefficient, error prone" health care system. On the eve of the ACA's fifth anniversary, the time has long since passed for Congress and state lawmakers to address the law's most serious shortcomings and to realize reform's promise of guaranteed health care to the people who need it most.

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