

“Talking Turkey”



You're home enjoying your Thanksgiving meal, and you remember that last November, the conversation turned to health reform. You helped everyone around the table understand that they could all benefit, in one way or another, from the Affordable Care Act. You haven't seen some of these folks since then, but as far as health reform is concerned, you were pretty sure that your job was done. But then, as dinner is winding down, you hear a snippet of a conversation at the other end of the table, the word “Obamacare” is mentioned, and you realize you have more work to do.

Cousin Raymond, 24, no job yet: “It’s going to cost jobs and make the economy worse.”

Your cousin has had a tough time finding a job since he graduated from college, but he has health insurance because he's been able to stay on your Aunt Sally's plan.

What to tell Cousin Raymond: Health reform will help the economy and the job market in lots of ways. The uninsured will be able to get coverage through the exchanges or through Medicaid. That means they'll have better access to preventive care and screenings, which can help them avoid more complex and expensive care later on. There will also be limits on how much they have to spend out of pocket, so they'll be healthier and have more money to spend on things other than health care, which is good for the economy. The new law should reduce overall health care costs too, meaning that employers will have lower costs, which should mean higher wages for workers. Because good health insurance will be more widely available, people won't have to stay in jobs just to keep health coverage. That should help stimulate the job market as more people feel free to work for small companies or start their own businesses.

Also, remind Cousin Raymond that health reform is the reason that he can stay on his mom's plan until he is 26. Without health reform, he'd be uninsured, on top of being unemployed. Health reform means he has one less thing to worry about.

Uncle Ned, 53, unemployed since 2009: “Where’s that new health insurance marketplace?”

Last year, you told your uncle about the new health insurance marketplaces, called “exchanges,” that would be created. These exchanges will guarantee that those without job-based insurance will be able to compare health care plans and get affordable coverage—regardless of their age or health status. But it's a year later, his financial situation is worse, and he still can't afford health insurance.

What to tell Uncle Ned: Remind him that some of the major benefits of health reform, like the exchanges, won't be in place until 2014. Acknowledge his frustration and be understanding – 2014 is a long way away for someone who needs help today. But also remind him that our health care system is badly broken, and that's why health reform is bringing big changes that require insurers to operate differently and states to set up new programs. It's like building a house – rushing construction is a bad idea because you might end up with a shaky foundation.

Aunt Sally, 54, covered through her job: “We can't afford it – it will make the deficit go up.”

Aunt Sally has health insurance through work, and she is confident that she will be able to keep it. She's been listening to talk radio and is very concerned about the federal deficit and health reform.

What to tell Aunt Sally: Health reform will actually help *reduce* the federal deficit. The nonpartisan Congressional Budget Office, which Congress uses to estimate the cost of legislation, says that health reform will save the federal government money and reduce the deficit. Repealing “Obamacare” will increase the deficit. Also, tell her that if she loses her job or loses coverage through her job for some reason, she and her son Raymond will still be able to get affordable health insurance thanks to health reform.

Grandma, 77, on Medicare: “Well, I got some free tests and a big break on my drug costs this year. I want to keep these benefits.”

Your grandmother is talking about some of health reform's improvements to Medicare. The new law added free preventive services to Medicare, and it is gradually closing the drug coverage gap, or “doughnut hole.” About 4 million seniors fall into the doughnut hole each year. Before health reform, that meant that, for a period of time, they had to pay all their drug costs. With health reform, the coverage gap is gradually being eliminated, and people who fall into the gap will get increasingly larger discounts on their prescriptions.

What to tell your grandmother: If you want to keep these benefits, make sure that come next November, you don't vote for anyone who wants to repeal health reform or who plans to stand in the way of full implementation.



What to tell everyone: A lot of us have already benefited from the new law. For example, children with pre-existing conditions can now get coverage, young adults can stay on their parents' plans, seniors have new benefits and lower drug costs, and people are protected from double-digit premium increases.

Millions more will reap the benefits of health reform in 2014. Those without insurance will be able to find quality, affordable coverage in the new exchanges; it will be illegal to deny coverage to anyone with a pre-existing condition; and many cost-saving provisions will take effect.

But we can't have all these improvements unless health reform moves forward. Come *next* November, vote for people who are committed to making health reform work.