

Healthcare in 2017 for All?

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Will Trumpcare Stump Obamacare?

The real test of the Affordable Care Act (ACA) will take place in 2017. And while healthcare costs haven't become unaffordable, as yet, how the system will change and impact healthcare practices and patients under President-elect Donald Trump is to be seen. For now there isn't much clarity on Trump's vision of healthcare for Americans. He has however, at numerous occasions mentioned the strong possibility of repealing the ACA and replacing it with a different healthcare policy. However, given the fact that repealing ACA completely at this stage might be extremely difficult, there is a very high possibility that the Trump administration might introduce crucial and impacting changes in specific areas of ACA.

The Expiration of Two Programs

As we step into 2017, two programs that will expire are "Risk corridors" and "re-insurance." These programs contain true costs of health insurance which were subsidized with taxpayer money. Under Risk corridors, insurance companies were paid in the event that their customers spent more on healthcare than the insured amount. Reinsurance on the other hand allows insurance companies to claim the bill from the federal government for costs incurred on expensive treatment for patients. In both these cases, insurance companies were allowed to list low premiums for their healthcare plans.

Essentially, both programs were meant to make the move to ACA healthcare system easy or more convenient. However, there is no denying that post-ACA, healthcare has become more expensive. Base premiums increased 41 percent in 2014. Authors of the ACA system created both these programs as a way of offsetting the impact of rise in premiums – till Jan. 1, 2017.

Post that date, premiums are set to increase.

POLITICS & YOUR PRACTICE AFFORDABLE CARE ACT 2017



INTRODUCTION

The Affordable Care Act

was essentially designed to serve as a more comprehensive health insurance reforms system. Its core purposes were to enhance healthcare access and make healthcare not only more affordable but also more quality based. And although it did not bring about dramatic cost savings as promised, the system did not make healthcare unnecessarily or increasingly unaffordable either.



How ACA or Obamacare will change in 2017 is yet to be seen.

IMPACT OF OBAMACARE



47 million Americans

did not have health insurance coverage prior to the implementation of major coverage provisions of Obamacare.



Centers for Disease Control

stats and Census data indicate that the percentage of people without health insurance has dropped to 8.6% in 2016 from 9.2% in 2015.



The aim of Medicaid

expansion was to increase Medicaid eligibility to 138% of the Federal Poverty Level (FPL) which essentially covers close to half of uninsured Americans; 32 states including DC have adopted Medicaid expansion, 19 states have not expanded Medicaid.



Open Enrollment 2017

began on November 1, 2016 and will end on January 31, 2017.



HOW OBAMACARE IMPACTED MEDICAL PRACTICES



Major challenges under the ACA for physicians include - reduced incentive payments, reimbursement based metrics, Medicaid expansion and bundled payments.



Patient benefit verification is another huge challenge that physicians' offices are facing under Obamacare as it takes a long time to verify each patient's coverage and to ensure that their coverage is active.



Physicians also had to contend with new regulatory reporting as well as more stringent disclosure and compliance requirements.



The enrollee coverage and services for 2017 may once again increase burden on physicians' offices.

OBAMACARE VS. TRUMPCARE

President-elect Donald Trump has suggested a change or a repeal or replacement of Obamacare.

In case of a repeal, as estimated 20+ million insured under the ACA's coverage provisions will be in danger of losing coverage and cost assistance in 2017 subject to what is maintained or repealed.

Possibly, the mandate to obtain coverage will also be dropped.

Drug prices for Medicare might be negotiated.

Medicaid expansion might continue but in a more altered form.



Exceptions to change under Trumpcare might include guaranteed coverage for pre-existing conditions and allowing kids to continue staying on plans till 26.

If the pre-existing clause is eliminated, special enrollment will stay, however, sick people without coverage who want to buy a plan will not be able to do so.

Trumpcare might make it possible for insurers to sell across state lines.

Possible drug regulations might come into effect in a bit to control costs.

Health Savings Accounts might get expanded - Trump is in favor of funding HSAs as opposed to offering cost assistance for individual dollar payments.

Scattered Response from the Healthcare Sector

Given the lack of clarity in Trump's healthcare agenda, the response from the healthcare sector has been rather muted. Hospitals, private practices, and corporate clinics have undergone a lot of transition pain to get their systems up and ready to tackle ACA. Technological and IT changes apart, healthcare practices had to undergo specific changes in keeping with greater accountability and an improved system of patient care. This included working out new insurance programs, a change in billing systems, re-organizing their practice structure to service more patients. So a lot of effort and pain has gone into getting on board with the ACA system. A repealing of the ACA will mean drastic and a complete overhaul of the healthcare system in its present form. Unless Trump can specifically list out a system that shows clear and detailed advantages of introducing a completely new healthcare platform, repealing ACA does seem far-fetched. For most healthcare practices, it is a wait and watch game for now.

How will Trumpcare Impact Women

In addition to contraception coverage, a number of voices have raised the impending risk of lower or no coverage for a number of other women's health benefits. Under the ACA, maternity care was to be included as an essential health benefit for women. Prior to the ACA implementation, individuals rarely purchased plans that covered both prenatal care and childbirth. However, ACA made that necessary.

Prior to ACA implementation, it was not uncommon for women to be charged higher rates compared to men for the same services. This was the case even with plans that did not include maternity coverage. ACA changed that. ACA also introduced coverage for preventive services for women. Specific preventive services such as breast and cervical cancer screening for BRCA 1 and 2 genetic mutations recommended by the U.S. Preventive Services Task Force had to be covered without deductibles or copayment. If the law is repealed, coverage of these kinds of services could change.

Coverage for contraception and other services endorsed by the Health Resources and Services Administration (HRSA) which includes contraceptives that are approved by the Food and Drug Administration (FDA) that most insurers are required to cover without charging women could be eliminated. Coverage and support for other services such as yearly visits (at least once a year), counseling and screening for sexually transmitted infections, screening for gestational diabetes, support, counseling and supplies for breast-feeding as well as screening and counseling for domestic violence could be viewed differently by the Trump administration.

A number of services might be un-endorsed, or there could be a difference in opinion about implementing healthcare recommendations. Or, the new administration could simply go ahead and create a completely different set of rules.

A lot of consideration went into strengthening preventive services benefits for women. For example a directive for making it necessary for insurers to provide coverage for all contraceptive options (18 in total) helped in ensuring a stronger base for preventive care for women.

If these are un-endorsed, the implications can be wide and far reaching. At the moment, how the Trump administration will decide to look at these laws is not very clear.

Conclusion

President-elect Donald Trump has been very vocal about changing the healthcare system for Americans. His strongest attack on Obamacare came in the form of a completely repealing the system and replacing it with something bigger and better. Will he be successful in doing so or will he simply go ahead with changing specific laws under ACA will become clear only after he steps into office.

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