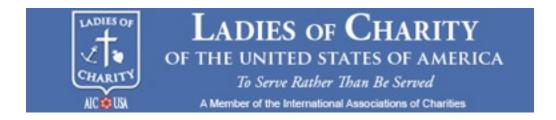


A Vincentian Focus on Health Care in the USA

Sr. Carol Keehan, DC
President and Chief Executive Officer

September 15, 2012
Ladies of Charity of the USA National Assembly



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National Health Reform



Historic Health Reform Signed into Law – March 23, 2010



As significant as the 1965 signing of the Medicare and Medicaid law

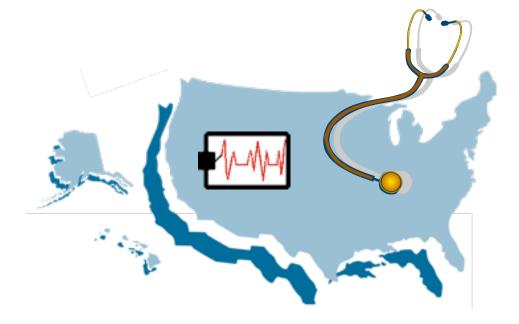


National Health Reform



The overall U.S. health care system was:

- Unsustainable
- Unfair
- Inefficient



No question it had many pockets of excellence



The need in the USA for improving our system

- Approximately 50 million uninsured
- Millions more underinsured
- 18,000 <u>preventable</u> deaths/year due to lack of access
- Elderly choosing between food and medicine
- Over 9 million children uninsured





The need in the USA for improving our system (continued)

- Over 50% of personal bankruptcies due to health expenses
- - Abortion rate among low-income women ↑ 18%
- Most vulnerable with serious illnesses lose coverage when limit is hit or cannot get insurance at all

How Would St. Vincent Respond To This?



"The father of the poor" "The universal patron of charity"

- **†** Wonderful at making the plight and suffering of the poor real to those in power
- Often, but not always, successful
- Often was only able to make minimal progress
- † Often denounced and/or ridiculed
- Never stopped trying and never attacked those who opposed him

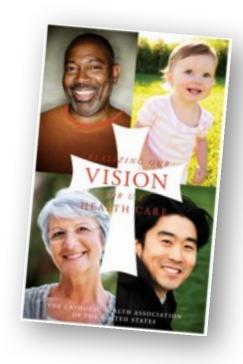


- The health reform law is not the perfect solution
- It does have great potential to help the American people, especially the working families and the poor
- We have to start the journey to full coverage for all
- We see the consequences of this as well as the suffering on a daily basis
- We cannot ignore that and wait for a perfect solution





CHA said we would compromise our preferences but not our principles



One Hundred Elebenth Congress of the United States of America

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What's Working for the American People Already?

- Adult children up to 26 can stay on their parents' policy
- Pre-existing conditions in children cannot be denied coverage
- No lifetime limit on benefits
- Companies must prove fraud to cancel a policy
- Must allow an appeal before denying a claim





What's Working for the American People Already? (continued)

- Preventive services must be available without a co-pay for Medicare and private insurance
- Free choice of a primary care M.D., including OB-GYN and pediatrician, must be allowed
- Closing the "donut hole" for Medicare recipients
- Insurance companies must spend 80 to 85 percent of the insurance dollars for medical care and quality
- Monitoring of rate increases





What's Going to Work in the Future for the American People?

- New coverage for working uninsured is projected to be 30-32 million
- Medicaid eligibility will increase and is 100 percent federally funded
- Multi-state health plans

One Hundred Eleventh Congress of the United Seates of America

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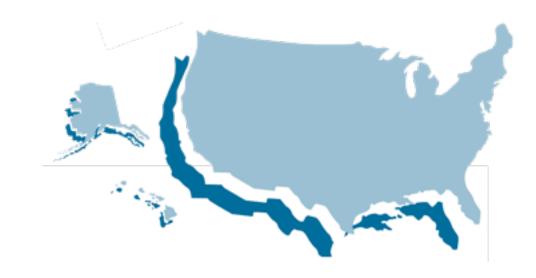
What's Going to Work in the Future for the American People? (continued)

- Health insurance exchanges
 - Estimated that 16 million small business employees will qualify
 - Federal subsidies employer tax credits and employee contributions
 - Decreased expense due to volume purchasing
- More quality data available for providers and consumers
- Clinical effectiveness/innovation studies





What is working in the U.S.A.



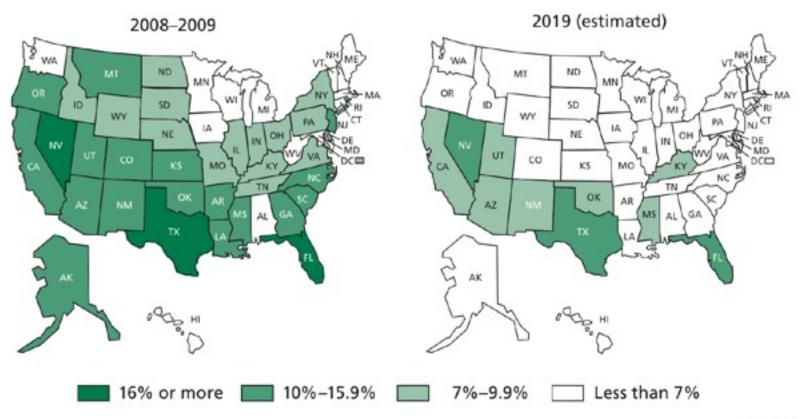


What's working for Americans?

- 32.5 million Americans on Medicare have already received preventive services without cost
- 3.6 million Americans on Medicare received \$250 rebate for "the donut hole"
- Pre-existing condition insurance plans run through the states or the U.S. Department of Health and Human Services
- Small businesses are eligible for a tax credit up to 35% of premium cost



Post-Reform: Percent of Children Ages 0-18 Uninsured by State



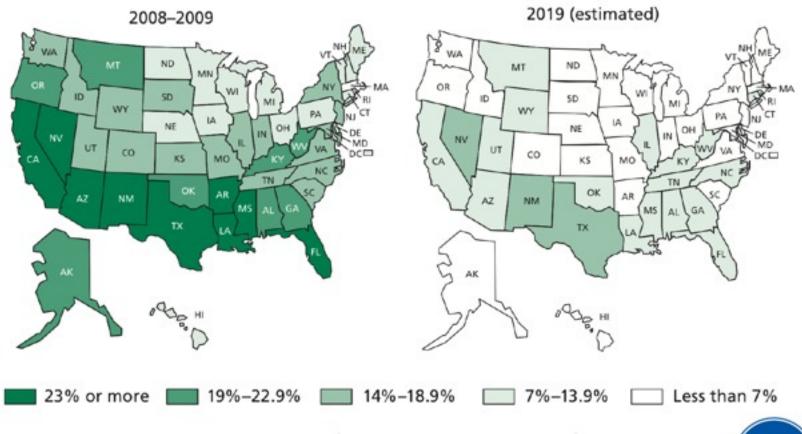
Data: 2009–10 Current Population Survey ASEC Supplement; estimates for 2019 by Jonathan Gruber and Ian Perry of MIT using the Gruber Microsimulation Model for The Commonwealth Fund,

Source: Commonwealth Fund State Scorecard on Child Health System Performance, 2011.





Post-Reform: Percent of Parents Ages 19–64 Uninsured by State



Data: 2009–10 Current Population Survey ASEC Supplement; estimates for 2019 by Jonathan Gruber and Ian Perry of MIT using the Gruber Microsimulation Model for The Commonwealth Fund.

Source: Commonwealth Fund State Scorecard on Child Health System Performance, 2011.





Life Issues

- A critical CHA principle
- No federal funding of abortion in ACA
- Two federal judges (Ohio and Virginia) have ruled that there is no federal funding of abortion
- In the exchanges must buy a separate plan to get abortion coverage
- May not discriminate against handicapped in any coverage or medical decision
- May not <u>require</u> any provider to participate in euthanasia or abortion to be in a plan





Religious Freedom Issue

- New definition of Religious Employer
- Force religious employers to buy contraception and sterilization
- Current situation:
 - Waiting on final regulations
 - One year waiver dialogue
 - Will not have to buy, refer or negotiate for coverage but employees will get it separately
 - Working to improve



Suggestions for a Vincentian Response



- † Know the facts
- † Know the need
- Work to improve religious employer definition
- Advocate for good exchanges and expansion of Medicaid
- Advocate for simple, easily accessed enrollment procedures
- † Help people know and access their benefits

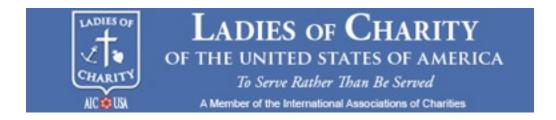
Help our nation know, respect and love our brothers and sisters who are poor



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