



The Affordable Care Act: A Quick Guide for Physicians

As doctors, we experience firsthand the challenges of caring for our patients in an environment that has been controlled for too long by the insurance companies. **For the first time in many years, the Affordable Care Act (ACA) curtails insurance companies' power and gives greater control back to doctors.** Below are some of the Affordable Care Act's key provisions that impact physicians. On page 3 you'll find a timeline of when these provisions take effect.

Doctors can count on more control over patient decisions, and less uncompensated care and denied payment for their patients:

- Insurers are prohibited from denying coverage to children based on pre-existing conditions (*effective September 23, 2010*).
- Insurers are prohibited from discriminating due to pre-existing conditions in adults (*effective January 1, 2014*).
- Coverage for young adults is extended. Young adults can stay on their parents' plan until they turn 26 years old (*effective September 23, 2010*).
- Insurance companies are prohibited from rescinding coverage (*effective September 23, 2010*).
- Lifetime limits on insurance coverage are eliminated (*effective September 23, 2010*).
- Annual limits on insurance coverage are eliminated (*effective January 1, 2014*).
- The Medicare Part D Prescription Drug coverage gap ("donut hole") is closed (*phased in from 2010 until 2020*).

Doctors' practices will have increased financial security:

- Provides a 10% Medicare bonus payment for primary care services; also, provides a 10% Medicare bonus payment to general surgeons practicing in shortage areas such as rural communities (*effective January 1, 2011*).
- Medicaid reimbursements will increase to match Medicare rates for primary care services. The increase is fully funded by the federal government (*effective January 1, 2013*).
- Doctors with small private practices will be able to join together with other small businesses to purchase health insurance in competitive health insurance marketplaces, to have greater bargaining power when shopping for health insurance for their employees. Members of congress will be required to buy insurance through these same marketplaces (*effective January 1, 2014*).
- Authorizes \$50 million for five-year demonstration grants to states to develop, implement, and evaluate alternatives to current tort litigations (*effective January 1, 2011*).

Patients will be able to take personal responsibility for their health with better access to preventive care:

- Requires all new plans to cover certain preventive services such as mammograms and colonoscopies without charging a deductible, co-pay or coinsurance (*effective September 23, 2010*).
- Provides no-cost preventive care for seniors on Medicare, such as annual wellness visits and personalized prevention plans (*effective January 1, 2011*).
- Improves preventive health coverage by providing new funding to state Medicaid programs that choose to cover preventive services for patients at little or no cost (*effective January 1, 2013*).
- Requires all Americans who can afford health insurance to purchase it and pay an amount they can afford, and helps those who can't with subsidies on a sliding scale (*effective January 1, 2014*).

Doctors can count on less insurance company paperwork and bureaucracy, and more support for the use of electronic medical records and coordinated care:

- Reduces paperwork and administrative costs by instituting a series of changes to standardize billing, and requiring health plans to begin adopting and implementing rules for the secure, confidential, electronic exchange of health information (*first regulation effective October 1, 2012*).
- Encourages coordinated care via the formation of medical team organizations (or "accountable care organizations"), which allow the team of doctors to profit by providing better care at lower costs, stressing prevention, and reducing unnecessary hospital admissions (*effective January 1, 2012*).

Begins to address our shortage of doctors and nurses:

- Creates new incentives to expand the number of primary care doctors, nurses and physician assistants. These include funding for scholarships, loan repayments for primary care doctors and nurses working in underserved areas, and tax relief (*effective 2010*).
- Increases payments for rural health care professionals to help them continue to serve their communities (*effective 2010*).

See the following page for a timeline of the implementation of these provisions.

The National Physicians Alliance is dedicated to achieving high quality health care for all, and actively promotes the civic engagement of our members, who are united across medical specialties. To help restore trust and integrity in medicine, the NPA accepts no funding from the pharmaceutical, health insurance, or medical device industries.

Timeline: Affordable Care Act Implementation

2010

- Creates new incentives to expand the number of primary care doctors, nurses and physician assistants.
- Increases payments for rural health care professionals.
- Insurers are prohibited from denying coverage to children based on pre-existing conditions.
- Coverage for young adults is extended - they can stay on their parents' plan until they turn 26 years old.
- Insurance companies are prohibited from rescinding coverage.
- Lifetime limits on insurance coverage are eliminated.
- Requires all new plans to cover certain preventive services without charging a deductible, co-pay or coinsurance.

2011

- Provides a 10% Medicare bonus payment for primary care services and a 10% Medicare bonus payment to general surgeons practicing in shortage areas.
- Provides no-cost preventive care for seniors on Medicare, such as annual wellness visits and personalized prevention plans.
- Authorizes \$50 million for five-year demonstration grants to states to develop alternatives to current tort litigations

2012

- Encourages coordinated care via the formation of medical team organizations, which allow the team of doctors to profit by providing better care at lower costs, stressing prevention, and reducing unnecessary hospital admissions
- Reduces paperwork and administrative costs by standardizing billing, and requiring health plans to adopt and implement rules for the secure, confidential, electronic exchange of health information

2013

- Medicaid reimbursements will increase to match Medicare rates for primary care services.
- Improves preventive health coverage by providing new funding to state Medicaid programs that choose to cover preventive services for patients at little or no cost.

2014

- Insurers are prohibited from discriminating due to pre-existing conditions in adults.
- Annual limits on insurance coverage are eliminated.
- Doctors with small private practices will be able to join together with other small businesses to purchase health insurance through competitive health insurance marketplaces.

For more details, a complete timeline is available at
<http://healthreform.kff.org/timeline.aspx>

Understanding the Patient Protection and Affordable Care Act

By 2014, the Affordable Care Act will give millions of Americans access to reliable, high quality medical care, while advancing programs to hold costs in check. Benefits of the law include: insurance subsidies for consumers; transparent Exchanges to shop for insurance; new rules protecting consumers from insurance abuses; increased Medicare payments for physicians; and more. Below you will find resources to help you better understand the law, as well valuable resources to provide directly to patients.

For Physicians

- **The New Health Law: Summary of Key Provisions**
(downloadable handout) <http://npalliance.org/wp-content/uploads/NPAF.Overview.of .ACA .031211.pdf>
- **Free Educational Posters for Waiting Rooms**
<http://npalliance.org/resources/free-resources-on-the-new-health-law>
- **Anatomy of Health Care Reform**
<http://npalliance.org/equitable-affordable-health-care-for-all/secure-health-care-for-all/ppaca/anatomy-of-health-care-reform>
- **History of Health Reform in the US**
<http://npalliance.org/equitable-affordable-health-care-for-all/secure-health-care-for-all/ppaca/anatomy-of-health-care-reform>
- **Implementation Timeline** (*an interactive tool designed to explain how and when the provisions of the health reform law will be implemented over the next several years*)
<http://healthreform.kff.org/timeline.aspx>

Useful Websites:

- **Understand the New Law** - www.HealthCare.gov
- **Health Reform GPS: Navigating Implementation**
www.healthreformgps.org
- **Health Reform Source**
<http://healthreform.kff.org/timeline.aspx>
- **State-by-State Fact Sheets on Benefits to Your Community from White House.gov**
<http://www.whitehouse.gov/healthreform/downloads#states>
- **Spanish-Language information about the New Health Law** - <http://www.cuidadodesalud.gov/enes/>

For Patients

Handouts to download and print:

- **Overview of the Affordable Care Act**
<http://npalliance.org/wp-content/uploads/NPAF.Overview.of .ACA .031211.pdf>
- **Children and Young Adults Win with the Affordable Care Act** <http://npalliance.org/wp-content/uploads/NPAF.Kids.and .Young .Adults.Win .with .ACA .031211.pdf>
- **Seniors Win with the Affordable Care Act**
<http://npalliance.org/wp-content/uploads/NPAF.Seniors.Win .with .ACA .031211.pdf>
- **Women Win with the Affordable Care Act**
<http://npalliance.org/wp-content/uploads/NPAF.Women .Win .with .ACA .031211.pdf>
- **Small Business Wins with the Affordable Care Act**
2-page overview
<http://npalliance.org/wp-content/uploads/NPAF.Small .Business.Wins .with .ACA .031211.pdf>
1-page summary
<http://npalliance.org/wp-content/uploads/NPAF.Whats.in.HC.Law.Small.Business.032111.pdf>

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- **Health Reform Source**
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- **State-by-State Fact Sheets on Benefits to Your Community from White House.gov**
<http://www.whitehouse.gov/healthreform/downloads#states>
- **Spanish-Language information about the New Health Law**
<http://www.cuidadodesalud.gov/enes/>
- **Health Care and You**
<http://www.healthcareandyou.org/>
- **Health Reform and You** (*Kaiser Health News*)
<http://www.kaiserhealthnews.org/Features/Health-Reform-And-You.aspx>
- **Health Reform Subsidy Calculator**
(*Kaiser Family Foundation*)
<http://healthreform.kff.org/SubsidyCalculator.aspx>