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## Health-care reform benefits taking shape

<http://www.macon.com/2010/07/11/1190733/health-care-reform-benefits-taking.html>

By AMANDA PTASHKIN - Special to The Telegraph

Just more than three months ago, the new federal health care law was signed by President Obama. Since that time, pundits and consumers across the country and here in Georgia have been racing to figure out how and when these reform measures will impact us. July 1, two pieces of reform went into effect, and as a result, more Georgians will have access to affordable and quality health care.

The first reform is a high-risk pool, known as the Pre-existing Condition Insurance Plan (PCIP). For the first time, Georgians who have been without health insurance for the last six months and who have been denied coverage based on a medical condition will be eligible to enroll in the PCIP.



With nearly 1.7 million uninsured Georgians, the PCIP will now allow Georgians with various medical conditions the ability to buy affordable insurance. Since Georgia is not a “guaranteed issue” state, meaning insurers are not now required to sell health insurance to all applicants, health-care consumers — even those able to pay high premiums — can be turned down because of their health status until the insurance reforms tied to the new health law are fully in effect in 2014. For others with pre-existing conditions, a policy may be available, but only without coverage for that condition, potentially leading to financial ruin. These Georgians will now have a chance to focus on their health rather than their wallets.

Here in Georgia, there has been some confusion over our state's participation, following a decision by Insurance Commissioner John Oxendine not to set up a separate state high-risk pool. However, this simply means that Georgians are eligible for the national high-risk pool, the PCIP, instead. From the consumers' perspective, there is little difference, and health-care consumers here in Georgia can begin enrolling in the PCIP immediately. While it is not a cure-all solution to the problems facing the uninsured and underinsured here, it is a bridge to 2014, when the law will ban denials of coverage based on pre-existing conditions.

An estimated one in five Georgians, or 1,850,000 people, have a diagnosed pre-existing condition that could lead to a denial of coverage in the individual marketplace. The PCIP will help to ensure those people are able to obtain the coverage they have been denied and the services they need.

Premiums in the new plan offer more affordable coverage for qualifying individuals, who will be charged based on the standard market rate, which is the same rate charged to healthy people. While the official figures for premiums will not be available until July 15, the estimated premium for a 50-year-old with a pre-existing condition will be between \$491 and \$600 here in Georgia.

In order to learn more about the PCIP and other coverage options for Georgians, there is a new Web site designed with health-care consumers in mind. The second piece of reform that took effect July 1 is the launch of the web site [www.healthcare.gov](http://www.healthcare.gov). Here, Georgians will be able to find state-specific information about individual insurance coverage options, small business coverage, reinsurance for early retirees, small business tax credits and other pertinent information.

By entering your zip code and other demographics, you will be able to get information tailored to you, including enrollment information for the PCIP, Medicaid, PeachCare and other coverage options. Both the PCIP and the web portal are merely first steps on a long journey to reforming our health-care system. As a health-care consumer advocacy organization, Georgians for a Healthy Future is excited about the potential these reforms hold to ease the burden that many Georgians face when they attempt to access the system that for so long has eluded them.

Amanda Ptashkin is the Outreach and Advocacy Director for Georgians for a Healthy Future.