



COVERAGE. CARE. CONNECTIONS.

The Affordable Care Act Celebrates its 2nd Anniversary



HCAM is excited to celebrate the second anniversary of the passage of federal health care reform known as the Affordable Care Act (ACA) which provides Maryland and the rest of the country an opportunity to advance health care reforms that have eluded many generations. The changes implemented by the ACA will improve the health and well-being of all Marylanders. In Maryland, Governor Martin O'Malley has created the [Health Care Reform Coordinating Council \(HCRCC\)](#) to lead this critical effort. The ACA will bring down costs, improve the quality of health care and expand coverage to 32 million Americans and approximately 800,000 Marylanders. Those who will benefit from these changes include:

- Small business owners
- Individuals
- Single parents
- Married parents
- Uninsured
- Underinsured
- Insured through their jobs
- Pre-existing conditions (diabetes, high blood pressure, cancer, etc.)
- Community health care advocates

It is anticipated that the new law will help reduce costs for families and strengthen Medicare, providing care for those who need it most. A few portions of the law have already taken effect:

- Young adults can continue to be covered under their parent's health insurance until age 26.

- Individuals cannot be denied health insurance because of a pre-existing condition (such as diabetes or cancer).
- Eliminating lifetime dollar limits on insurance coverage.
- Prevents discrimination against sick children with an illness or pre-existing condition (and for adults beginning in 2014).
- Care cannot be denied without a chance to appeal to an independent third party.
- Recommended preventive services for in-network services must now be covered, including mammograms, colonoscopies, immunizations, prenatal and new baby care.

There are other major reform changes that will be in place by 2014:

- No "lifetime limit" on health insurance coverage by insurance companies.
- Individuals cannot be charged more for insurance because they are female, sick, or have a history of being sick.
- Financial assistance in the form of subsidies will be available for many people to reduce the costs of buying health insurance.
- For example, a family of 3 with income less than \$73,240 a year will be eligible for a subsidy.
- Medicaid will be expanded to 133% and thousands of Marylanders will be newly eligible for Medicaid.

One of the largest provisions of the ACA is the creation of a new competitive insurance marketplace. To learn more about Maryland's Exchange, please see the article on page two. The ACA also provides funding for a Prevention and Public Health Fund promoting wellness, preventing disease, and protecting against public health emergencies.

In Maryland, some of the dollars have been used to prevent chronic disease, such as heart disease, cancer, stroke, and diabetes to improve the health of Marylanders and help control health care spending. [The Department of Health and Human Services \(DHMH\)](#) has awarded more than \$16 million in Prevention Fund grants to Maryland and organizations in Maryland in efforts related to Community Prevention, supporting prevention activities proven to reduce health care costs and improve healthy behaviors. HCAM welcomes the opportunity to work with the State to help get more Marylanders covered, until everyone is covered! To learn more about Health Care Reform, please [visit our website](#).

Wondering how the Affordable Care Act will affect you? Check out this animated video



The ACA in MD: The Health Exchange

As a result of the federal [Affordable Care Act of 2010](#), last year lawmakers in Annapolis passed Maryland's [Health Benefit Exchange Act of 2011](#). This bill authorized the establishment of a marketplace for Maryland consumers who are at or below 400% of the federal poverty level to purchase affordable health insurance.

The expectation is that this marketplace will be up and running in October of 2013.

This exchange will offer insurance coverage to those who make too much for state insurance, but are unable to afford purchasing coverage in the private market.

HCAM hopes to have an opportunity to obtain a grant from the state which will allow us to help Maryland consumers navigate this new marketplace and pick an insurance policy. HCAM has been offering vulnerable and hard-to-reach Baltimore City residents eligible

for Medicaid this type of assistance for almost 15 years. We are excited to apply for an opportunity to expand that assistance to consumers who are either eligible for Medicaid or a health insurance policy within this new marketplace called the Health Benefit Exchange.

Currently lawmakers are debating the Maryland Health Benefit Exchange Act of 2012 which will establish the Navigator Program. HCAM supports the state's efforts to

create a seamless approach to serving Maryland consumers and create a Navigator program that can coordinate with Medicaid and the commercial insurance market in order to achieve the *No Wrong Door* approach envisioned by the [Affordable Care Act](#). This is good health policy for the 800,000 uninsured Marylanders who will now have an opportunity to obtain affordable health insurance and will have access to care.

On the lookout for an exciting job opportunity? Come be a part of our team! Visit the [HCAM website](#) to see our available positions.

Operation Care Receives Prestigious Innovation Award

HCAM's [Operation Care](#) has been recognized as an [Innovative Clinical Project](#) by the [Department of Health and Mental Hygiene](#). Operation Care is a partnership with the [Baltimore City Fire Department \(BCFD\)](#) which works to reduce the number of emergency room visits by helping individuals manage their health care needs and improve their quality of life.

This innovative program works with patients identified as high utilizers of 911 who are referred by the BCFD. Each patient is assigned a case manager who provides outreach to locate the patient and complete a thorough assessment. The outreach worker and client work together

to develop a mutually agreed upon care plan and patients are then assigned to case management for assistance accessing and coordinating medical, specialty care and support services.

By removing barriers to health care and linking them to wrap around services, such as personal care assistance or home health for on-going needs, patients are better able to manage their health care needs. On-going case management ensures appointment compliance, resolution of needs and a decrease in 911 calls. Visit the [Operation Care](#) page to learn more about this exciting program.



HCAM President Kathy Westcoat has been a regular in Annapolis during the 2012 Legislative Session testifying before the House of Delegates and the Baltimore City Delegation on the need for competent navigators as Maryland begins to implement health care reform. [Click here](#) to see video coverage of her testimony.

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