How Health Care Reform Affects Children & Seniors in Arkansas

The youngest and the oldest members of our communities often have the most critical health needs, but unfortunately, they also may have the most difficulty accessing and affording care. Even before the new health care reform laws, Medicare and ARKids First were intended to provide insurance for children and seniors. However, despite these programs, 65,000 children still do not have insurance and thousands of seniors struggle to pay their medical bills. Some provisions in the new health law are attempting to address these problems.

CHILDREN

Do your children need insurance? Check out ARKids First.

- According to Arkansas Advocates for Children and Families, of the 65,000 children in the state without insurance, 43,000 are eligible for ARKids first.
- There are two types of ARKids Insurance—A and B.
  - A: For a family of four, you are eligible if your income is less than $1,837.50/month ($22,050.00/year).
  - B: For a family of four, you are eligible if your income is less than $3,675.00/month ($44,100.00/year).
- Call 888-474-8275 (English) or 800-482-8988 (Spanish) or check out the ARKids First website (http://www.arkidsfirst.com/home.htm) for more information.

If you have insurance, your children cannot be excluded from your coverage because of their health.

- On September 23, insurance companies will not be allowed to refuse to cover children because they have a pre-existing condition, like asthma, sickle cell anemia, or any other disease.
- See the HHS Fact Sheet (http://www.hhs.gov/ociio/regulations/children19/factsheet.html) to learn more.

SENIORS

If you have been paying too much for prescription drugs, rebates and discounts are available.

- If your total drug costs are $2,830, you have received a rebate check of $250 to help cover your expenses.
- Next year, if your drug costs are $2,830, you’ll get a 50% discount on brand name drugs and 7% discount on generics.
- Use AARP’s calculator (http://doughnuthole.aarp.org/) to see if you are eligible for these rebates and discounts.

Take advantage of the free preventive health services.

- Starting in January 2011, you will qualify for free preventive care, including a new annual wellness visit, mammograms, and diabetes and cancers screenings.
- You will be encouraged to make a personalized prevention plan with your physician.
- Check out the U.S. Preventive Services recommendations for adults to see what will be covered (http://www.uspreventiveservicestaskforce.org/recommendations.htm).

Watch for changes to the Medicare Advantage Plans.

- If you are one of the 23% of seniors who receive coverage under a Medicare Advantage plan, you should know that the rules covering these plans will be changing.
- During the next few years, Medicare will reduce the reimbursement rates for these plans so that they no longer pay more to providers than regular Medicare plans. However, in 2012, Medicare will give bonus payments to Advantage plans that show that they provide you with quality health care at a lower cost.

DO YOU NEED MORE OPTIONS?

Even with these changes, some children and seniors are continuing to lack health care. Fortunately, there are still options in our communities—call Community Health Centers of Arkansas (1-877-666-2422) or visit their website to find a provider in your area (http://www.chc-ar.org/locations).

Check out our website (www.arminorityhealth.com) for more detailed about these changes and regular updates about how health reform laws will impact Minority populations in Arkansas.