

Health reform law was signed over a year ago

It's been just over a year since the federal health care legislation known as The Affordable Care Act was signed into law. The massive legislation now on the books is the most comprehensive federal health reform law since the passage of Medicare back in the 1960s.

For most of the past year, state insurance departments throughout the U.S. have been straining to understand the parts and pieces of the law. That's because our national organization, the National Association of Insurance Commissioners, was charged with working through many of the law's provisions as part of our mission to help our states' consumers.

Kansas Insurance Department



sandy praeger

• insurance comm.

staff members have worked to understand what potential impacts the law will have on Kansans. We do that so we can do our job as insurance regulators, which means first and foremost that we want to help Kansas consumers know what could change with their health insurance.

In the meantime, Kansans and the American public in general have been subjected to media and political bombardment of information -

and misinformation in some cases - regarding what the law actually says. So, whether you agree with the federal legislation or not, what do you as a citizen actually understand about the law?

According to results from a nationwide Kaiser Family Foundation survey, one in four Americans - 25 percent - can score a "C" or better (at least seven questions correct on a 10-question survey) when it comes to understanding the law. Approximately 40 percent of Americans correctly answered five to six questions and 36 percent of Americans answered none to four questions

correctly on the same survey.

The survey was first conducted in December 2010. You can go online to take your own quiz, view how you did and find out what percentage of Americans taking the survey answered correctly. Go to <http://healthreform.kff.org/quizzes/health-reform-quiz.aspx> to take the quiz, which can be completed in about two to three minutes.

From the survey results, it appears that we could do our homework better when it comes to knowing what's in the most controversial reform legislation in decades.

The one question which Kansans and the rest of the survey takers missed most was one that asked if all businesses, even small ones, will

have to provide health insurance to their workers. The law doesn't do this, but only 25 percent of the survey respondents knew that.

The law does not require employers to provide health benefits, especially with employers who have fewer than 50 employees (which is the majority of small businesses in Kansas). However, it does impose penalties, in some cases, on large employers (those with 50 or more workers) who do not provide insurance to their workers or provide coverage that is "unaffordable."

The question that received the second-fewest correct answers was one that asked if the law creates a new government-run insurance plan to be offered along with private

plans. Only 27 percent of survey takers knew that was not the case. The law does expand Medicaid to cover more lower-income people, however, and tax credits would be provided under the law to make private health insurance more affordable for some.

I urge Kansans to take the test for themselves and find out what the major facts are about the legislation. Along with the correct answers is a link to find out more about each question.

After completion - even if you still have the opinion about the law that you had before taking the survey - you can give yourself a pat on the back for thinking critically about today's most challenging issues.

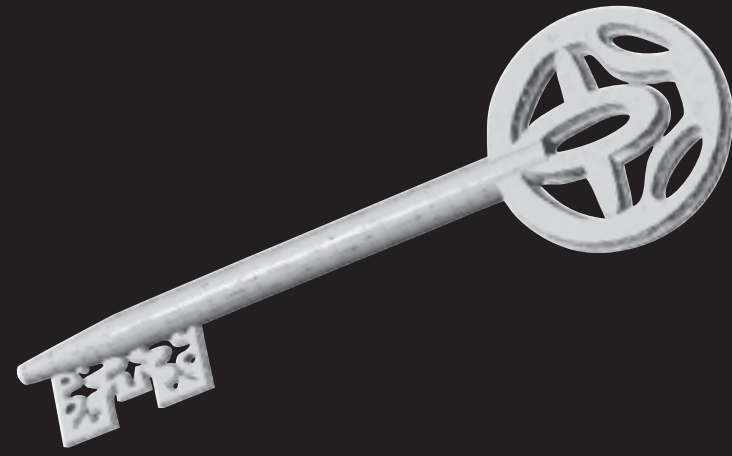
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