

## □ Obama on defensive over healthcare glitches

Written by Freddie Allen, NNPA Washington Correspondent  
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WASHINGTON (NNPA) – Under unrelenting attacks –including from Democratic supporters – President Obama and White House officials continue to struggle as they try to blunt criticism that that President Obama stretched the truth in describing coverage options for consumers who already had health insurance before the roll out of healthcare.gov and the individual mandate policy of the Affordable Care Act.

In a number of speeches leading up to and following the passage of the Affordable Care Act, President Obama assured American citizens that if they liked they're health insurance, they could keep it. However, for about 5 percent of people who purchased their health insurance on the individual market, that's not the case. Thousands have received letters informing them that their current plans don't meet the standards of the Affordable Care Act and that their current plans will have to be upgraded. In those instances, some will have to pay more.

During a recent forum on the Affordable Care Act, hosted by the National Urban League, Anton Gunn, director of external affairs in the Office of Intergovernmental and External Affairs (IEA) at the U.S. Department of Health and Human Services, acknowledged the problems with the rollout of healthcare.gov, but said that the law is still valuable.

"We are at very critical and important time for so many people in this country that never before had the opportunity to access health care coverage," said Gunn.

In his remarks, Gunn steered clear of the technical problems of healthcare.gov and the heated Capitol Hill hearings that Republicans used to grill government contractors and HHS officials. Instead, he focused on the goals of the Affordable Care Act: covering people with pre-existing conditions, making health insurance more affordable, and mandating that insurance companies spend at least 80 cents of every dollar on actual health care and no more than 20 cents on administrative costs. Gunn said that the law also insures more than 3 million young adults, at least 500,000 of them Black and allows those under 26 to continue to get coverage through their parents insurance plans.

"It's not just about getting more people covered so when they get sick they can get treatment or lowering the cost for people who already have coverage or making sure that we protect

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consumers when they use the health care system and making sure it's quality when they use it," said Gunn. "But how do we work as a country and as a community to make sure that we prevent disease, prevent illness, and prevent crises from happening? How do we prevent people from going to the emergency room where care is most expensive?"

Gunn also sought to clear up the controversy over health insurance plan "cancellation" letters millions of consumers have received because of the Affordable Care Act.

"People are not getting dropped or getting cancelled," said Gunn. "Nobody is losing coverage."

Gunn said that the ACA requires that all health insurance plans meet a set of basic standards that all health insurance companies must comply with or risk penalties. Now those companies are playing catch up. The Associated Press reported that 3.5 million Americans have received those cancellation letters and that's just in half of states. White House officials have said that 5 percent (15 million) of Americans will need to have their plans upgraded to meet minimum ACA requirements.

"Millions of people, before the Affordable Care Act, had health insurance that didn't cover maternity, that didn't cover mental health, that didn't cover routine preventative services," explained Gunn.

Gunn know that from first-hand experience.

"It didn't cover the pregnancy that my wife had in 2004 for my daughter," he said. "I paid for the birth and delivery of my own child out of my own pocket – \$17,000."

Gunn said, at the time, he was spending \$700 per month on a health insurance premium on the individual market.

Now, under the ACA, all plans have to cover mental health and substance abuse services, prescription drugs, and maternity.

Gunn compared buying health insurance coverage to buying a car.

"Before the Affordable Care Act, if you wanted to buy a car, you could buy a car with no seat belts, no headlights, no heat, didn't have a windshield and many times didn't have the tires that were screwed on tight," said Gunn. "But you thought that you were good, because you owned a car, but it really didn't get you to where you needed to go."

Gunn continued: "But now under the Affordable Care Act, the law says that nobody can sell you a car that doesn't have seat belts, that doesn't have headlights, that doesn't have heat, that doesn't have a windshield, that doesn't have four tires that work. So, you can get to where you need to go."

For young people who don't get sick and have tuned out of the battle over the health care law, buying health insurance can still be a tough sell, no matter how affordable.

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The Department of Health and Human Services analyzed data from 34 states and found that, "nearly 5 in 10 uninsured young adults in single-person households who may be eligible for the Health Insurance Marketplace may be able to purchase a bronze plan for \$50 per month or less after tax credits."

According to the HHS study, "In these states, a total of 1.9 million young adults, representing nearly 7 in 10 (66 percent) of the potentially Marketplace-eligible uninsured ages 18 to 34, may be able to pay \$100 or less for coverage in 2014."



Marc H. Morial, president and CEO of the National Urban League, recounted his own personal experience, when as a young lawyer managing his own firm he procrastinated on buying health insurance. After looking at health insurance options with a consultant, he decided to shop around a bit more for better prices and a better plan. That weekend, Morial tore his left Achilles tendon during a game of pickup basketball and spent the next six months on crutches.

"First, I was embarrassed and felt like a fool, because if I had signed that insurance binder a week ago I might not be in this position," recounted Morial. "But for young people, and like so many people, I was healthy, I was in shape, I had not spent a day in the hospital in my life. I had no reason to feel the urgency of getting health coverage."

Morial ended up with a \$20,000 bill that took him three years to pay. Morial said that for young people, the Affordable Care Act is not just about health, it's about accidents, athletic injuries, and the unexpected slip and a fall that can happen to anyone.

He said although people of disappointed in the glitches in the roll out of website, that's a short-term setback.

"We're confident that with the president's leadership and his team they are going to solve whatever challenges they face," said Morial. "I know that they are going to get it straight."