



Transition from Pediatric to Adult Health Care: U. S. Health Care Reform

**11th International MPS Symposium
Adelaide, South Australia**

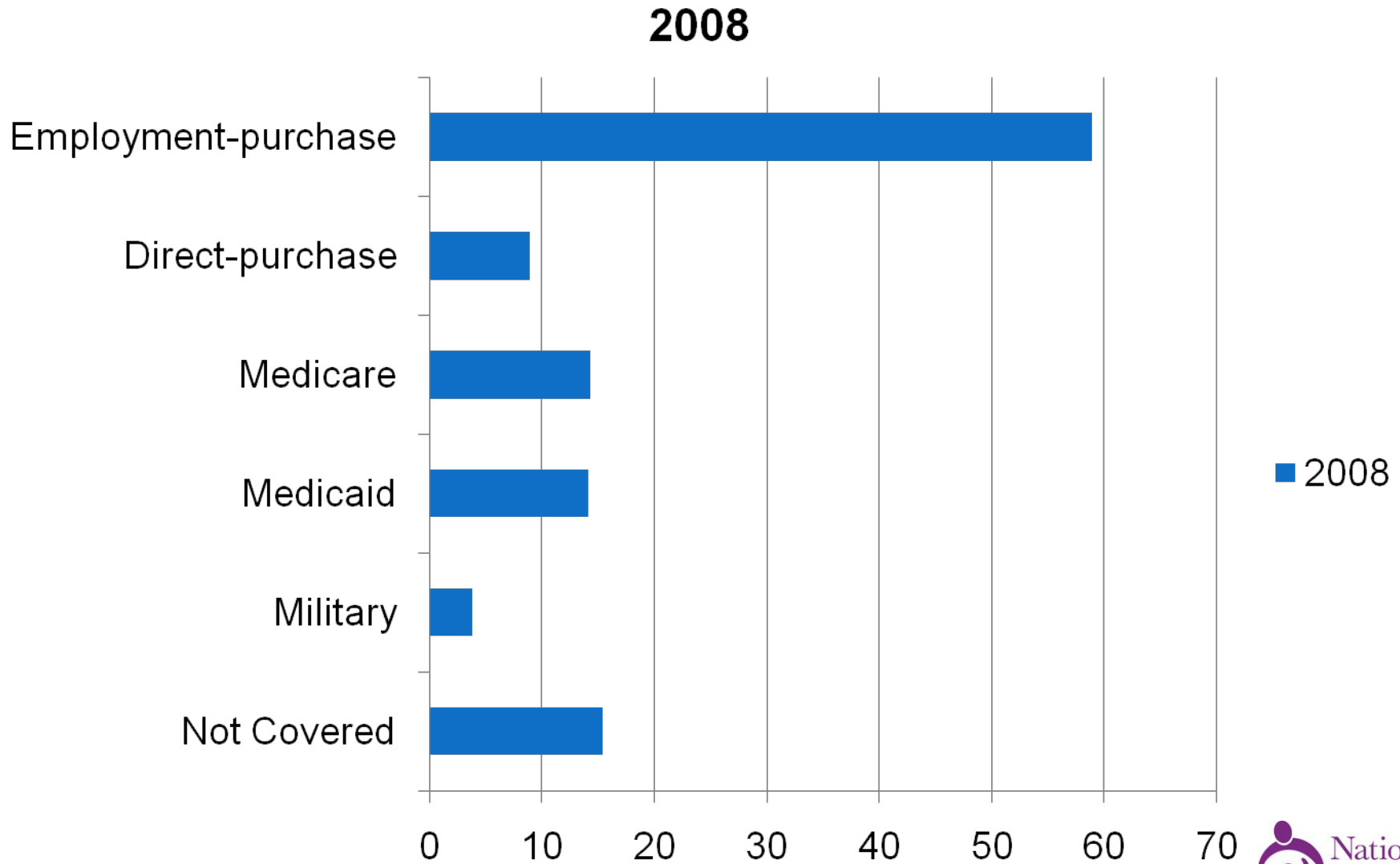
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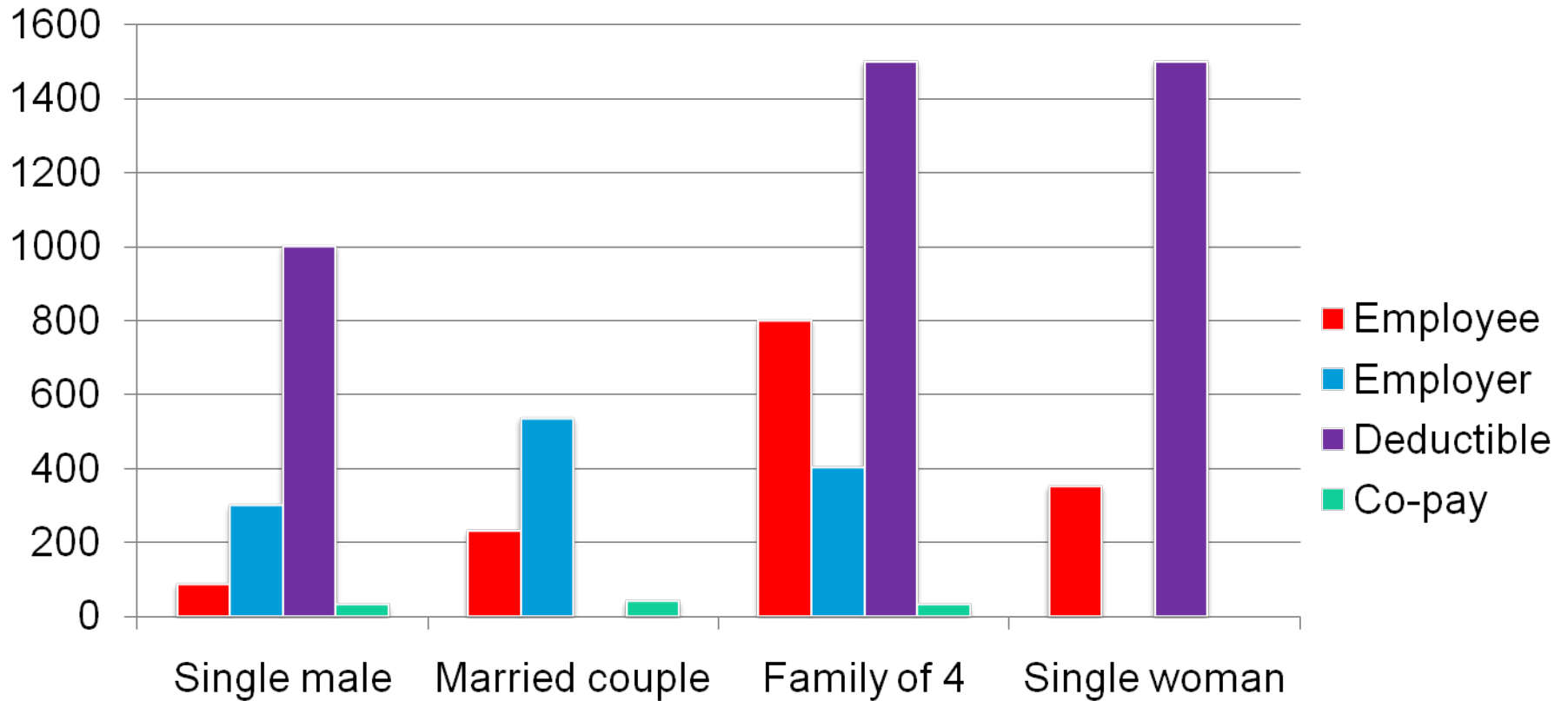
National MPS Society

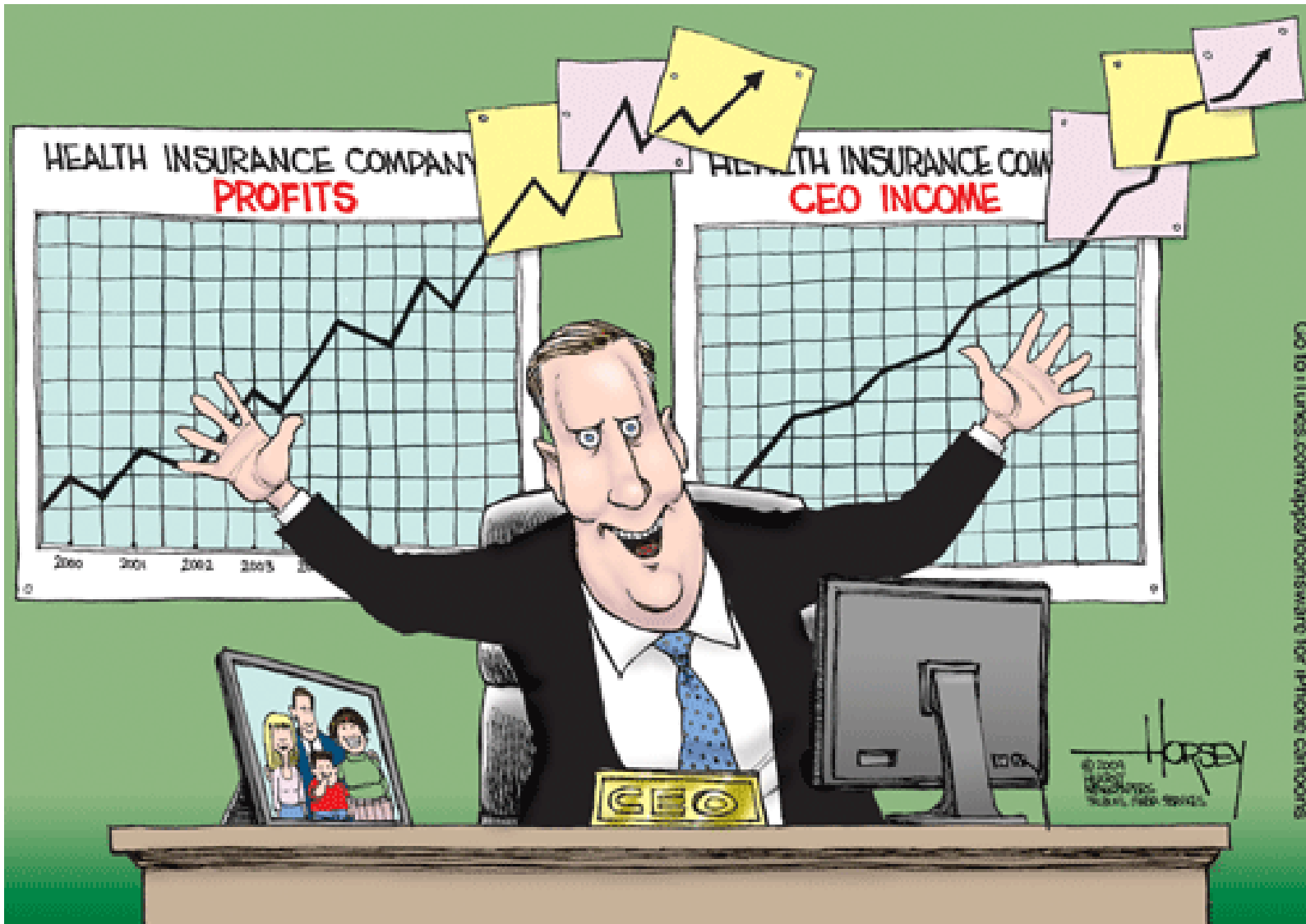
June 26, 2010

U.S. Health Care Coverage in 2008



Insurance Examples





Go to iTunes.com/apps/software for iPhone cartoons

"HEALTH CARE? I SAY, IF IT AIN'T BROKE, DON'T FIX IT!"

Health Care Reform 2010

- Coverage under parents' plans extends to age 26
 - Could cost an additional \$200 per month
 - Doubtful employers will fund the entire cost
 - No requirement for employers to offer coverage to dependents
- Stop denying insurance for people under 19 with pre-existing conditions (2014 for those older than 19)
- Eliminate lifetime maximum limits
- Government “high risk” coverage will be available
 - Specific diseases, uninsured for 6 months, unable to get coverage

Health Care Reform

Major coverage expansion begins in 2014

- 95% would be covered (83% today - 32 million uninsured)
- If not insured, must pay a fine
- Insurance exchanges will be created where people without coverage can shop for health insurance
- Insurance companies barred from denying coverage to anyone with pre-existing illness
- Mandatory Medicaid coverage of all childless adults <65 if income <133% of poverty level
- Mandated increases on taxes begins 2013

Health Care Reform *Issues*

- Companies unhappy about extending coverage to dependents due to high cost.
 - Construction equipment manufacturer Caterpillar estimates added \$20 million cost
 - “White House remains hopeful that businesses will continue to offer coverage to dependents.”
- Twenty states are jointly suing to overturn the law
 - People can't be forced to purchase insurance
 - Required expansion of Medicaid is an unprecedented encroachment on the sovereignty of states
 - Effort defeated in House of Representatives June 15

