



CHAMBER SURVEY RESULTS Re-addressing the Patient Protection and Affordable Care Act

In March, Congress approved the **Patient Protection and Affordable Care Act** which provided sweeping changes to our current system of healthcare. Last month, a federal court ruling said that the "individual mandate" clause requiring most Americans to purchase some form of medical insurance - is unconstitutional. No doubt it will be eventually heard by the Supreme Court.

The new law, among other things aims to –

- lift lifetime caps;
- eliminate pre-existing conditions in medical insurance policies;
- provides preventative care coverage
- allow adult children to stay on parents' employer-sponsored plans until age 27.

However, there is a concern that new legislation does not address policy costs in addition to coverage terms.

As for the Patient Protection and Affordable Care Act, Congress should....

- 26 % leave it intact as is;
- 43 % repeal it altogether and start over from scratch;
- 32 % re-address by repealing only certain sections and retaining other sections of the bill.

Individual Comments

- I was very disappointed that the provision to allow early buy in to Medicare for 55+ individuals was dropped from the final bill. I feel if individuals could buy in before 65 many older employees would retire early to open up the labor market for younger employees but due to the fear of health care cost keep working for insurance.
- **A watershed policy change like the Affordable Care Act needs time to be implemented and evaluated.**
- **It is not perfect and some areas need to be tweaked, but it should NOT be repealed in whole or in part. Any effort on the part of the Republicans to repeal it will just be a power play. They don't really care about healthcare reform nearly as much as they care about letting Obama know who's in charge.**
- **Some parts of the bill are unattainable under our present system of health care delivery. Whichever would be easier - repeal certain sections or start over.**
- **Start from scratch and think about what would be included. Make sure that whatever is decided, the Senators and Congressman have the same health care.**
- **While I believe it is unlikely that the Act will ever be repealed, it should be!**
- **You can't have what you can't afford! The US Gov't cannot afford this type of legislation.**

- The Affordable Health Care Act, ACA, provides the framework for significant and essential restructuring of the current health care fragmented system and address the spiraling cost of the health care costs in America.** The basic core components of the ACA are almost identical to Senator Bob Dole's Health Reform bill of 1993. Senator Dole's bill required all Americans and legal residents to have health insurance, created state-based exchanges, called for employer to provide coverage or pay a fee based on the annual payroll allowing credits to offset costs for small business, and imposed new regulations on insurance plans in the Exchanges, individual and small group markets. Some issues and facts to consider: The Congressional Budget Office, CBO, projects that the ACA will be the largest budget deficit reduction in over a decade, nearly \$149 billion dollars. Among the most important issues driving the paradigm shift in health care under the ACA is the focus on wellness, prevention, and the promotion of incentives for primary care to promote better health outcomes for more Americans. Too many research based studies consistently rank our nation compared to other industrialized countries with the highest cost of care with poor health outcomes. A Commonwealth Fund survey of 11 industrialized nations reported that US adults are most likely to forgo care due to the cost and having trouble paying medical bills. An annual survey called America's Health Rankings compiled by the United Health Foundation, a nonprofit arm of United Healthcare insurance found that Florida's ranking was 37th down from 35 the previous year. Although the proposed ACA is comprehensive and controversial there are many favorable elements that have already been implemented successfully to help many Americans. Florida has also benefited from millions of investments as a result of the ACA. Hundreds of businesses including county and city governments have taken advantage of the early retiree assistant provision that went into effect September 23, 2010. Investments into incentives for increasing the number of primary care physicians, the development and promotion of new models of patient centered coordinated care, Accountable Care Organizations and much more to help control cost and improve access to more quality care for millions of people. Small business tax credits will help greatly to address the erosion of employer coverage and the rapidly rising health insurance costs that have strained families and employers in recent years. A recent analysis finds that premiums for businesses and their employees increased 41 percent across the nation from 2003 to 2009 while per person deductibles jumped 77 percent. Twenty one percent of Florida's population is uninsured- 48th in the country. Along with some efficiencies and alternative patient centered care models to Florida's Medicaid the benefits of major components of the ACA will improve the health of Floridians and produce a healthier population.
- Due to high jumps in my insurance premiums I contacted BCBS to make changes. To my complete surprise to be compliant with regulation in September, my 'choice plan' was discontinued and replaced with 'Options'. Much, much better coverage at a significant lower cost. What's to complain??**
- Congress needs to work as a team and stop this bipartisan BS. Even a poorly written plan is better than dumping and starting over.
- Start over with choices across state lines and tort reform to lower prices**
- By not seeing the whole bill it's hard to determine which parts to repeal**
- Insurance companies should look at incentives for preventative care.
- Add more of what's needed to control cost of pharmaceuticals and rising health care costs.**
- The law will not change, but there is a good possibility that certain aspects can be moderated to satisfy the people. Focus here.**
- One might want to save some of it but once you read the portions that might have merit these too have problems. I hate to see so much wasted already but the country does need certain parts. Such pre-existing illnesses and caps plus preventive care. These must stay. Nowhere in

this law do they address costs - the major issue. The incentives for going electronic is a free for all in the market place which is producing an actual decrease in the quality care improving it. The healthcare provider be it nurse or doctor now sits behind a computer and never really sees patients for any length of time. This was already a problem in our delivery system

- **Why wouldn't we want patient protection and affordable care? Health insurance companies want one thing...profits. My family needs some protection from greed.**
- **coverage for preventative care should be a component of any plan People need to be encouraged to stay healthy**
- **The system is flawed and needs re-vamping. But this cannot be done in a knee jerk manner and needs to be put to the people directly...**
- **Tort reform for one**
- **This bill is not perfect but address's many of the problems I specifically face regarding having and retaining health care coverage. I would like to see progress and this bill, even as it stands, is a step in the right direction.**
- **Additional costs stop the growth of small business. Too much uncertainty on what will be required and what it will cost and how much time it will take to administrate. Will large companies get better employees because they offer insurance when businesses under 50 are not required?** Also it is possible that the health care reform will take two part time employees and categorize them as one full time employee and then calculate the employees so businesses would have 50 full time employees and have to provide health care. The health care bill is unconstitutional and will sink our economy.