

President Obama Signed the “Health Care Reform” Bill—Now What?

When President Obama signed the Patient Protection and Affordable Health Care Act legislation at the end of March, it was the culmination of, by some accounts, over 100 years of effort at providing health care for all citizens. From the time President Roosevelt (the FIRST one) first expressed the desire for all citizens to have health care it has been, to quote the Beatles, a “long and winding road”. While the legislation enacted promises to radically change the delivery of health care in the United States, it does not meet the desires of everyone (such as those promoting a single-payer plan (“Medicare for All”), for example) it may be considered a starting point, much as the original Medicare and Civil Rights legislation passed in the 1960’s was a start and precursor of what has evolved today.

Now that the legislation has been enacted, the real “fun” begins. Government officials, from the Secretary of Health and Human Services, Kathleen Sibelius, to the New York State Department of Insurance, to the New York City Municipal Labor Committee, the real work now begins. Government agencies tasked with drafting rules, regulations, and guidelines must now begin the often difficult task of actually determining what the legislation means, how entities, such as our welfare funds, may operate to comply with the legislation, and what penalties will be assessed for failure to comply. Every detail of the over 1,000 pages of legislation and 150 pages of reconciliation legislation must be reviewed in this process. Even something that is seemingly very simple, such as “cover dependents until age 26” is actually very complex. Is the intent to “cover” these individuals as New York State has mandated for insurance companies (but not, necessarily self-insured organizations such as welfare funds) at no cost to the plan sponsor, or will the plan have to absorb the costs?

As guidelines are formulated, the Trustees of the welfare funds will work to ensure that they comply with the regulations and continue to use available resources to provide the best possible benefits to our members.

IRMAA Update: Two batches of payments to those who submitted paperwork for the extra Medicare B reimbursement for 2008 have been mailed, and more are being processed. Please contact the Fund if you have questions regarding your reimbursement.