



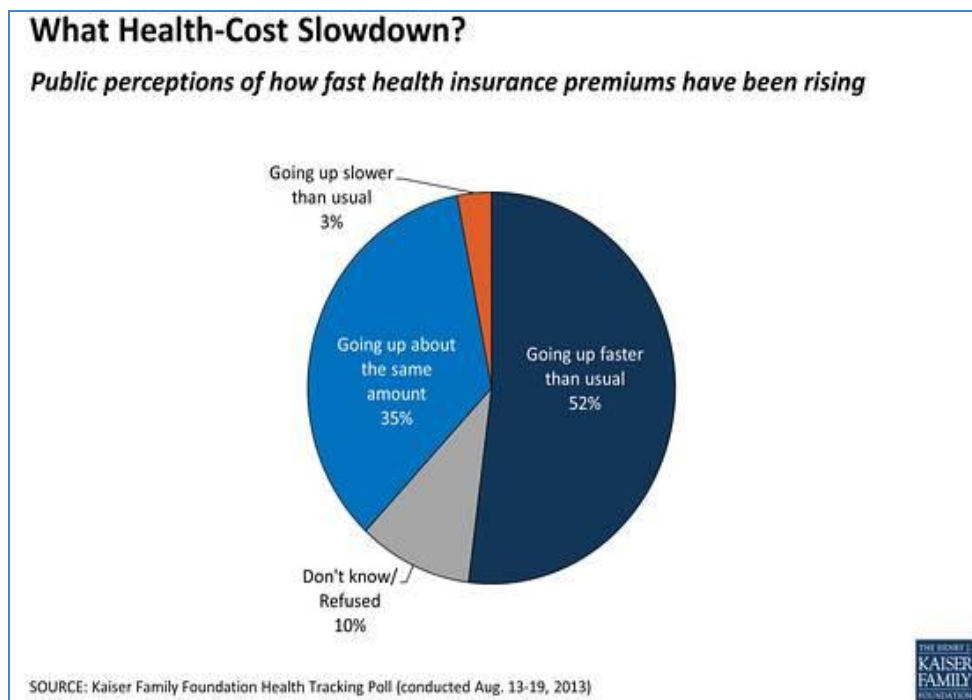
Family Voices of Illinois
The Arc of Illinois
Family to Family Health Information Center
www.familyvoicesillinois.org
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708-560-6703 (voice) 866-931-1110 (toll free for Illinois families)

The Affordable Care Act (ACA) and You

Fact Sheet for Families of Children with Special Health Care Needs - June 2015

Slowdown in Healthcare Cost Increases Are Real! So Why Do Families Feel that Health Care Costs are Rising? What are the facts?

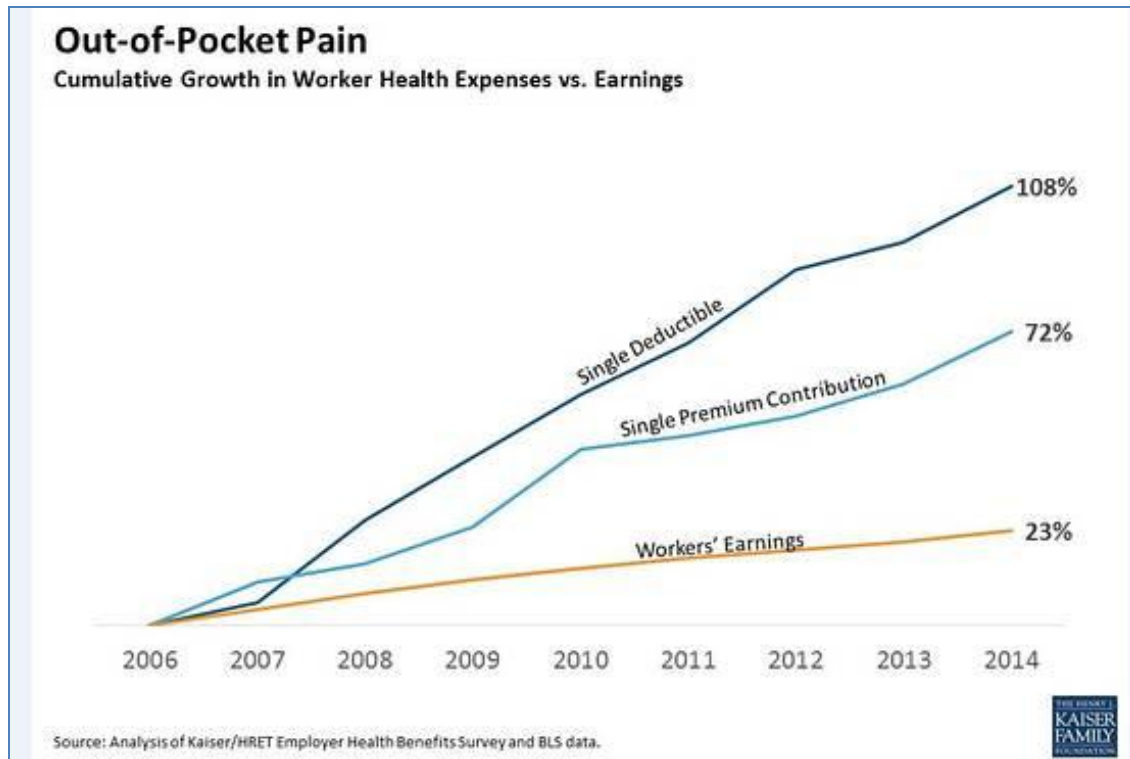
A recent article in the Wall Street Journal (WSJ), “Americans Don’t Feel the Slowdown in Health Costs,”¹ indicates that most families feel that the expense of health care is increasing. Although costs for health care are increasing somewhat, “national spending on health care and insurance premiums has risen at historically low rates in recent years.” Yet, the perception of families is different. The chart below shows how Americans perceive costs of health care.



What is really going up?

For many families, it feels like premiums, deductibles, and prescription costs are rising more than they really are. This is because in the last 15 years, inflation has risen 43% and “wages have been relatively flat.” So although medications are only 10% of overall health costs, families are reminded of a co-pay whenever they get a refill. Deductibles and other cost sharing, even if only rising slightly, are perceived as higher than they really are due to other factors.

Another WSJ follow-up article, “Why Low Growth in Health Costs Still Stings,”ⁱⁱ looked at why this is the case. “The gap is widening between growth in wages and what workers pay for health premiums and deductibles.” The chart below illustrates the discrepancy between stagnant wages and health care costs.



So in reality, although increases in premiums are at an all-time low, wages aren't keeping up. Employers also don't want to increase premiums – or spend more for health coverage themselves – so are left with choosing higher deductibles for their employees. As the economic landscape improves, wages will increase, and the gap between the cost of health coverage and salaries will lessen.

More encouraging news

The Kaiser Family Foundation (KFF) also looked at the difference between misperceptions of the public and low growth of health care costs (e.g., an increase in premiums of only 4%). The conclusion was that this misperception is fueled by attacks on the Affordable Care Act that contain inaccurate information. The KFF added that the Affordable Care Act, in fact, has and will likely continue to address “the affordability concerns people have, chiefly by reducing future increases in Medicare payments and by providing coverage to a projected thirty million Americans, with tax credit subsidies for many of them, lowering their out-of-pocket expenses. Other provisions of the law dealing with costs appear to be working well, such as its review of outsized premium increases in the non-group market and requirement that insurance companies devote most of their premium dollars to patient services.”ⁱⁱⁱ

The Department of Health and Human Services also released “The Affordable Care Act is Working”^{iv} (last updated 3/13/15.) Key findings include:

Improved access

- 10 million uninsured people now have coverage
- Many states expanded Medicaid
- Free preventive services (e.g., vaccines, screening, etc.)

Affordability

- More than half of families had a monthly premium of \$100 or less
- Premiums are only increasing slightly with health care spending growth the lowest in 50 years.
- 87% of consumers qualified for help paying for coverage
- More consumer choice of plans
- \$9 billion was saved by consumers since 2011 since insurance companies must spend 80 to 85 cents of every \$1 on consumer health care.
- Seniors have saved on prescriptions

Quality

- 7 in 10 consumers say their plan is excellent or good (Gallup Poll)
- 17% decrease in hospital-acquired infections
- Preventable hospital readmissions for adults down by 150,000

It should be reassuring to all families, but especially to those who have children with special needs, that increases in health care costs have been reduced in recent years.

Help is available!

Resources for families in Illinois

Help in understanding insurance options and coverage, learning about special needs resources for children and families, connecting with other families:

Family Voices of Illinois
The Arc of Illinois Family to Family Health Information Center
20901 S. LaGrange Road #209
Frankfort, IL 60423
815-464-8247 (direct)
708-560-6703 (mobile)
815-464-5292 (fax)
familytofamily@thearcofil.org
www.familyvoicesillinois.org

Help with health insurance problems and questions:

Illinois Department of Insurance

Office of Consumer Health Insurance (OCHI)

http://insurance.illinois.gov/OCHI/office_consumer_health_ins.asp

OCHI can:

- Explain your rights as a health care consumer;
- Answer your questions about health insurance;
- Help you understand the coverage provisions of your specific health care plan; and
- Assist you when you have a problem or complaint.

To contact the OCHI, call toll free at (877) 527-9431.

Help with resolving complaints about your health insurance company:

Office of the Illinois Attorney General - Health Care Bureau

Health Care Bureau intake workers accept consumer complaints either verbally or in writing, and then open a mediation file or refer the consumer to the appropriate agency for assistance. The Health Care Bureau offers a successful mediation program to help consumers resolve their complaints. Mediators are trained in alternative dispute resolution and work directly by phone, fax, and letter with all parties involved in the dispute. Once a mediation file is opened, the mediator contacts the consumer to collect information and contacts the provider and/or insurance company to settle the dispute.

TO FILE A COMPLAINT

Fill out our [Health Care Complaint Form \(English\)](#) 

Fill out our [Health Care Complaint Form \(Español\)](#) 

Call our Hotline Number at 877-305-5145 or TTY 800-964-3013

<http://www.illinoisattorneygeneral.gov/consumers/healthcare.html>

Help for families covered by self-insured plans (50% of the employment-based plans in IL are self-insured, according to the Illinois Department of Insurance:

<http://insurance.illinois.gov/HealthInsurance/SelfInsuredHealthPlans.asp>):

How Do I Appeal a Decision By My Self-Insured Health Plan?

Self-insured health plans governed by DOL-EBSA must follow ERISA claim procedures. Members should refer to their member handbook for proper appeal procedures. The DOL-EBSA can answer questions regarding self-insured plans and the appeal procedures.

If you live in Boone, Bureau, Carroll, Cook, DeKalb, DuPage, Ford, Grundy, Henry, Iroquois, Jo-Daviess, Kane, Kankakee, Kendall, Lake, LaSalle, Lee, Livingston, Marshall, McHenry, Ogle, Putnam, Stark, Stephenson, Whiteside, Will or Winnebago County, you may contact the DOL-EBSA office at:

U.S. Department of Labor

Employee Benefits Security Administration

Chicago Regional Office

200 W. Adams Street, Suite 1600

Chicago, IL 60606

(866) 444-3272

<http://www.dol.gov/ebsa> or <http://www.askebsa.dol.gov>

Residents of all other counties in Illinois should contact:

U.S. Department of Labor

Employee Benefits Security Administration

Kansas City Regional Office

1100 Main Street, Suite 1200

Kansas City, MO 64105

(866) 444-3272

<http://www.dol.gov/ebsa> or <http://www.askebsa.dol.gov>

Members of self-insured plans that are not subject to DOL-EBSA jurisdiction should refer to their member handbook for appeal procedures or contact an attorney for assistance. While the Illinois Department of Insurance does not have jurisdiction over self-insured health plans, many of those plans do respond to Department inquiries. However, some self-funded health plans will not respond to the Department due to HIPAA (Health Insurance Portability and Accountability Act) privacy concerns. You may file a complaint with the Department at

<https://mc.insurance.illinois.gov/messagecenter.nsf> and we will contact the plan for information regarding your problem. **It is important to understand that the Department cannot take regulatory action or require a self-insured health plan to take any action on your behalf.** The Department's role is simply to facilitate the sharing of information between the plan member and the plan.

This tip sheet is based on an ACA blog authored by Lauren Agoratus, M.A. Lauren is the parent of a child with multiple disabilities *who serves as the Coordinator for Family Voices-NJ and as the southern coordinator in her the New Jersey Family-to-Family Health Information Center, both housed at the Statewide Parent Advocacy Network (SPAN) at www.spanadvocacy.org. More of Lauren's tips about the ACA can be found on the website of the Family Voices National Center for Family/Professional Partnerships: <http://www.fv-ncfpp.org/>*

ⁱ <http://blogs.wsj.com/washwire/2015/03/31/americans-dont-feel-the-slowdown-in-health-costs/>

ⁱⁱ <http://blogs.wsj.com/washwire/2015/04/08/why-low-growth-in-health-costs-still-stings/>

ⁱⁱⁱ <http://kff.org/health-costs/perspective/health-cost-growth-is-down-or-not-it-depends-who-you-ask/>

^{iv} <http://www.hhs.gov/healthcare/facts/factsheets/2014/10/affordable-care-act-is-working.html>

For more information, please contact The Arc of Illinois Family to Family Health Information Center at 866-931-1110 or familytofamily@thearcofil.org

