

Understanding Health Care Reform Bill

“Great Opportunities for Holistic/Preventive Health Care

Part I

A. What is Health Care Reform Bill?

1. The Patient Protection and Affordable Care Act (HR 3590) which was signed into law (No. 111-148) in April 2010, provides many opportunities for the Holistic Health Care and the Integrative Medicine communities.
2. Most important is the new law creates a National Prevention Strategy and provides \$15 billion dollars in funding for a Public Health and Preventive Fund. (HH Professionals need to jump in and find out about this).
3. The Act contains other “Calls to Action” that address prevention and wellness, patient-centered care and the management of chronic disease.
 - a. Pain management in a more natural way is a big item.
 - b. Pain drugs addictions are in epidemic proportions in the U.S.! 40 to 50 people die each day due to pain medication addictions.
 - c. Non-drug interventions are key: Less expensive, less invasive and integrity of use.
4. All areas designated in the Health Care Bill are areas in which Holistic Health and Integrative Medicine can make significant contributions.
Reference: Bonnie Harrigan, Posted April 22, 2010 by Explore Journal Blog:

B. “Prevention and Wellness are now firmly embraced within the National Agenda,” said Larry Dossey, MD, Executive Editor for Explore: The Journal of Science and Healing.

C. Holistic Healthcare is now part of Health Care Reform:

1. Holistic Healthcare, Wellness and Prevention is considered a hot new industry.
2. Data from the U.S. Bureau of Labor Statistics cites healthcare as the fastest growing job sector in the U.S. (a large percentage of this growth will be in Prevention/Holistic Healthcare).

3. Healthcare jobs will double by the end of the decade.
4. A huge part of this growth will be in complementary, holistic and preventive therapies.
5. Most of the jobs created through 2020 will not require medical degrees.

*How we as Holistic Health and CIM (Complementary, Integrative Medicine) Practitioners view this and handle this will make a big difference in how these services will be implemented into Healthcare Reform.

D. The Current Reasons for Changes in Healthcare

1. Due to many variables (The Whys)
 - a. Out of control cost in all facets of medicine/healthcare.
 - b. Pharmaceutical Costs “Epidemic”
 - c. Monopolies forming with Medical/Insurance/Pharmaceutical Corporations to gain control of healthcare.
 - d. Political dysfunction, major factors - lobbyists especially representing Pharmaceuticals, Insurance and the AMA.
 - e. Lack of Patient/Client-Centered Care including healthcare options, healthcare choices including Preventive/Holistic and healthcare decision-making power of patient/client.
 - f. Overall healthcare in the U.S. is in crisis, not affordable, not functional and does not reach those who need it.
 - g. Western Allopathic Medicine, as we experience it today, is not healthcare. It is crisis management, disease based and chronic care (which is needed), but it is not healthcare. It is not wellness-based, and it does not focus on prevention.
 - h. In many respects, we may just have to look at WAM (western allopathic medicine) as purely critical, chronic and crisis management care (which is very important) and not assume it can or is capable of being proficient in Holistic Healthcare, CIM or Preventive and Wellness Programs.

- The paradigm of operation and mission of WAM and Holistic Care are drastically different.
- Education, skills and competencies of WAM and Holistic Care are also drastically different.
- In essence, we may need to recognize that we are dealing with very different professional views between WAM and Holistic Care.

Review of the Affordable Healthcare Act

FYIs

*First and foremost, the Health Reform Bill is a very complex 30,000 pages and has many components.

*Second, in this coming year, there is going to be horrendous controversy about the Bill and political attacks will arise which will distort information. This will be very confusing for everyone.

*Third, the heavily invested industries/corporations who have had control of Healthcare, i.e. Insurance Industry, Pharmaceutical Corporation and the AMA will fight any area of this Reform Act that clearly takes away their control or reduces their revenue-producing power.

*Fourth, there are great opportunities present in the Healthcare Reform Bill for Holistic Health, Complementary Integrative Medicine and Natural Healthcare Practitioners. But...

- We have to take control, not waste our time fighting or complaining about what we do not like about medicine, and we have to stop believing we are powerless.
- HHP/CIM will have to work together to be a strong force for what should really be involved in the Holistic, Preventive and Wellness parts of the bill.
- We have to create the programs, be the leaders in implementing our parts of the bill, "Take the Lead".
- We need to establish as much competency as possible in our professional field, form solid coalitions and become as legal and educated as we can within our scope of practice.

The Affordable Care Act

A. General Areas of Focus:

1. The law put an end to the worst abuses of the insurance industry by implementing a Patient's Bill of Rights that protects consumers through policies like prohibiting insurers from denying coverage to children with pre-existing conditions and making lifetime dollar limits on coverage illegal.
2. It holds insurers accountable through new tools to crack down on unreasonable health insurance premium increases and ensure that at least 80% of premium dollars are spent on quality health care, not administrative costs like profits, CEO salaries and marketing.
3. It makes it easier to afford health insurance for businesses, young adults, uninsured people with pre-existing conditions, and early retirees.
4. And the health reform law strengthens Medicare and Medicaid for the millions of Americans who rely on these programs, while implementing reforms that will ensure that we spend taxpayers' money wisely, improve health care quality, and control health care cost growth.

B. Specific Areas of Focus

<http://www.healthcare.gov/law/resources/reports/patients-bill-of-rights>
The report finds that the Affordable Care Act's reforms have helped reduce premiums and hold insurance companies more accountable, and the Administration's anti-fraud efforts alone will save \$1.8 billion through 2015.

1. Giving families the security they deserve and ending insurance industry abuses
2. Fighting high premium increases
3. Spending your premiums on health care, not overhead, advertising and bonuses

4. Reducing costs for businesses
5. New options for young adults
6. Coverage for uninsured Americans with pre-existing conditions
7. Support for early retiree health insurance coverage
8. Strengthening Medicare and Medicaid – improving care and saving money for seniors and taxpayers
9. Fighting fraud
10. Investing in innovation, improving care and saving money
11. Medicare spending and the Affordable Care Act

C. Alternative Health Care Options

1. HRA – Employer contributions only
2. HAS – Individuals and Employers can contribute
Tied to High Deductible Plans
3. FSA- Individuals can set aside money to pay for qualified medical
Expenses
4. MSA – Available to Self-Employed and Employers with less than 50
Employees

D. Health Care Reform Review

1. Patient Protection and Affordable Care Act
Public Law #111-148
Signed March 23, 2010
2. Health Care and Education Reconciliation Act
Public Law #111-152
Signed March 30, 2010

3. Plan Sponsors implications began immediately

E. What Changes?

1. Company paid insurance as we know it today may cease to exist. Loss of Grandfathering forces Plans to adopt rules under the new Healthcare Reform: 100% Preventive coverage and new appeals Process, etc
2. More plans may move to HSA arrangements.
3. Health Care Exchanges - providing choice in insurance options (i.e. auto insurance)
4. Creation of Patient Centered Health Care Systems (PCH) and Accountable Care Organizations (ACO)
5. Free Choice Vouchers

Holistic Health Professionals What Can You Do to Prepare What Can Schools/Institutes/Educational Systems for Training HHP/HHC Do to Prepare

Part II

A. Maintain Accreditation and Licensure for Programs

B. Investigate Partnerships with:

1. PCH, Patient Centered Health Care Systems
2. ACO, Accountable Care Organizations
3. Develop Health Care Coalitions
4. Health organizations who are creating Health Care Exchanges

C. Review Preventive Care List

1. Health and Human Services Updates Lists Frequently
2. Market Services as Preventive, Holistic, Wellness Education

D. Investigate Getting Services into Medicare and Government Programs (Veterans Administration)**E. Create our own Patient/Client Centered Healthcare System – Why Not?****How to Create Health Opportunities for Professional Development in Holistic Health, Prevention and Wellness****A. Become Accredited Programs****B. Develop Strong Marketing Campaigns**

1. Use Social media
2. Collaborate with Each Other

C. Become a Certified Educator**D. Integrity**

1. Follow State Rules, Do not Ride under the Wire
2. Stay within Professional Scope of Practice
3. Refer and Network with Mainstream Practitioners

E. Strategic Focus on Prevention, Wellness and “Our” Form of Complementary Therapies i.e. Energy Work, all HH Practices, not just Massage, Chiropractic, Accupuncture**Forward Thinking****A. “The Journey of a Thousand Miles Begins with the first Step.” Ghandi**

B. If we do not do it, then who? If not now, when?

1. We cannot assume that we have no power, that it is “them versus us”, and that we have no control. If we believe these things, we become sheep that follow the shepherd.
2. We are the specialists, the competent professionals, who know, understand, have the Experience, and can implement Holistic Health Care, Wellness and Prevention Programs.
3. We need to make sure we are part of healthcare reform
4. It is not an either, or. It is complementary. If we give our power away, it will be taken away.

Future Programs Through the Institute of Holistic Health Careers

- A. Part II December 5, 2011 8:00 pm – 9:45 pm
Must register by going to <http://www.holistichealthcareers.com/HCRregistration.aspx>
- B. Part II will be review of Part I
Guest speaker on more detail on the Affordable health Care Act and answer questions that are sent in by you.
*Send 2-3 questions to www.holistichealthcareers.com.

Holistic Health Care Heals by Creating Hope!

As long as we have Hope, we have Direction, the Energy to Move, and the Map to Move By.

We have a hundred Alternatives, a thousand Paths and an Infinity of Dreams.

Hopeful, we are halfway to where we want to go;
Hopeless, we are lost forever.

Anonymous

Websites for More Information

- A. <http://www.healthcare.gov/news/factsheets/2010/07/preventive-services-list.html>
- B. www.hhs.gov

- C. <http://www.healthcare.gov/>
- D. <http://www.pcpcc.net/content/patient-centered-medical-home>
- E. http://docs.house.gov/rules/health/111_ahcaa.pdf

KNOWLEDGE IS POWER. LET'S LEARN TOGETHER.