

# The Realities Of Chapter 58/Massachusetts Health Care Reform

Healthcare-Now!/Massachusetts An Inconvenient Truth about Massachusetts Health Care Reform

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## What They Tell You:

## What the Reality Is:

1. It is Universal Health Care.	1. It is Universal Insurance – mandated by law with no guarantee that you will receive access to needed health care.
2. A monthly health care premium cost is only \$184.00 post reform.	2. MA State is currently subsidizing premiums of \$351.00/month per member for <i>Commonwealth Care</i> --subsidies that go straight to the health insurance companies.
3. A goal of Massachusetts Health Care Reform was to reduce Medicaid spending.	3. Officials used the Medicaid Benefits Request to screen for subsidy, resulting in 100,000 additional Medicaid recipients, increasing Medicaid spending overall.
4. A goal of Massachusetts Health Care Reform was to encourage business to cover all employees with private insurance plans, by instituting penalties against companies that do not comply with insurance mandates.	4. Fines for business, that do not provide insurance, are less than the cost of insuring employees. This resulted in some business's paying the fines to the state, rather than providing health insurance.
5. There are 340,00 newly insured people since Massachusetts Health Care Reform was implemented.	5. MA Budget and Policy estimated 653,000 uninsured residents Pre-reform, Post-reform, almost 50% of the people previously uninsured, remained uninsured.
6. <b>95%</b> of all taxpayers in Massachusetts now have health insurance.	6. The MA Department of Revenue reported in June of 2008 that <b>95%</b> of taxpayers who attached the HC form are insured. 45,000 taxpayers didn't attach the HC form to report insurance status, 62,160 people were deemed exempt because they were unable to afford the insurance plans through Commonwealth Care, 97,440 deemed able to afford insurance and fined for not providing proof of coverage and 8,400 appealed based on religion.
7. Residents may apply for exemptions from fines and penalties due to not purchasing insurance based on being unable to afford it.	7. Affordability standards only apply to cost of premiums. Out of pocket expenses such as co-pays and deductibles are not included. On 7/1/2008, OOPE increased by 5 to 25%
8. Recent studies done by the Urban Institute give indications of success of Massachusetts Health Care Reform.	8. Studies were commissioned by the Blue Cross/ Blue Shield Foundation
9. The MA plan is a success that should be taken as a model and replicated across the nation.	9. \$17.1 million of the funding for Massachusetts health care reform goes to The Connector salaries, marketing, and outreach, <b>not health care.</b>