Impact of Healthcare Reform on Patient Responsibility

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The Patient Protection and Affordable Care Act strives to reform the private health insurance industry and public health insurance programs, to improve coverage for people with pre-existing conditions, to grant greater access to care for millions of Americans and to reduce the long-term costs of the U.S. healthcare system. However, the fine print of the 974-page law, which passed in March 2010 and goes into effect in 2014, is complicated, with many of the regulations still pending.

The law does not target reforming healthcare so much as it does health insurance. The result of this legislation — no matter the outcome of the regulations currently under review — is that, with more changes to the current system and more healthcare options from which to choose, Americans will have to become more involved and take on more responsibility for their health care.

Obviously, covering every aspect of the Affordable Care Act with regards to increased patient responsibility isn’t feasible, but there are a few key points that are worth noting:

Specifically, the Affordable Care Act requires every state to establish a health insurance exchange by 2014 or default to a federal fallback program. The exchanges will allow for consumers to view side-by-side comparisons of competing health insurance plans to contrast benefits, costs, provider networks and other features. Individuals would basically be able to shop for coverage. In other words, it will fall on individuals to research their own provider plans, physicians and treatment options.

The reform also calls for guaranteed issue and community rating, which means that insurers must offer the same premium to all applicants of the same age, sex and geographical location, but regardless of pre-existing conditions. With insurers no longer able to deny people care based on current health status and claims history, people will have more choices in a broader health insurance market. Individuals will need to know what benefits they have and where they can get the necessary care at an affordable price.

Healthcare reform is a necessity to help curb the growing budget deficit, but it cannot be sustained without increased individual responsibility and participation. What does that mean for the healthcare finance industry? It means individuals will have more questions about their bills as they seek to understand the procedures their insurance providers do and do not cover, the cost breakdowns of treatments and more. It will be our industry’s responsibility to address these concerns and serve as a bridge amongst patients, hospitals and insurance companies so that accounts can be easily understood and resolved.