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Since passage of the Affordable Care Act, the changes under the law have been real and have helped our parents, sisters, brothers, grandparents and children right here in eastern Connecticut. Take, for example, Steven Waslo, a sophomore the University of Connecticut.

I met Steven last year while his sister, Laura, was fighting acute adolescent autoimmune small-fiber axonopathy, a rare autoimmune disorder. In the winter of 2009, one month before she was to graduate early from New York University, Laura started feeling ill. She still graduated early, but, in so doing, she entered a post-graduate world where her condition and an earlier diabetes diagnosis made obtaining insurance virtually impossible.

Because of the Affordable Care Act, however, Laura, like 50,000 young people under age 26 in eastern Connecticut, had access to her parents' health insurance after graduation. Her monthly blood infusion, which is a critical part of her treatment, costs \$20,000, but without lifetime caps to worry about, she is free to focus on her recovery. Laura has been accepted recently at the New England School of Law with a full scholarship. Although she deferred for a year to continue her treatment, Laura expects to enroll next fall.

The changes have also been real for Joan Katz, 85, who has received relief from rising prescription drug prices. When Joan tallied up the costs of her seven medications, she counted \$298.72 in out-of-pocket expenses. It was a typical three-month tab for her prescriptions, which counter high blood pressure and keep her cholesterol in check. The cost also meant that Joan wound up in the so-called Medicare Part D "doughnut hole" - a coverage gap in which enrollees are responsible for 100 percent of drug costs.

While Joan has dealt with high prescription costs for years, 2010 was the first year she received direct assistance. As part of the Affordable Care Act, seniors who hit the Part D doughnut hole last year received a \$250 rebate check to help cover prescription costs. The rebate is part of the law's gradual phase-out of the doughnut hole, which will be eliminated altogether in 2020.

And, the changes have been real for Dr. Kristin Gildersleeve, a physician who operates a family practice in Hebron. She is a small-business owner with five employees who rely on her for health insurance. Before the Affordable Care Act, insurance was her second largest expense after payroll. Now, thanks to the law's Small Business Health Care Tax Credit, she will receive a \$10,000 tax credit for insuring her employees in 2010.

Now the patients' needs are considered

One year ago, limited consumer protections existed in our health coverage system. Insurance companies made critical health care decisions based not on the needs of patients, but on their own bottom line. They were free to deny coverage based on everything from heart murmurs to leukemia, free to rescind coverage after premiums had already been paid, and free to place arbitrary lifetime benefit limits on coverage.

With passage of the Affordable Care Act, many of these egregious insurance practices that left countless Americans out in the cold have been eliminated or begun to change. Lifetime benefit caps are gone, providers can no longer rescind coverage when consumers need to use the benefits that they purchased, and new tax credits are available to small businesses to help pay for employee coverage.

While great strides have already been made, better change is still to come and like any law, the Affordable Care Act can be improved with sensible amendments. Last December, Congress passed a bipartisan bill to extend the law's age 26 coverage provision to TRICARE plans used by military families. And, just a few weeks ago I joined a bipartisan group in the House to pass repeal of the 1099 reporting requirement that was onerous on our small businesses. The anniversary of health care reform should be a moment to recognize the real life help patients and families are receiving from the act as well as the need to constantly move forward with smart, effective ways to build on its positive change.

Joe Courtney is the congressman representing Connecticut's 2nd District.

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