

APAP ASIAN PACIFIC for AMERICANS PROGRESS

A NATIONAL NETWORK OF PROGRESSIVE ASIAN AMERICANS AND ALLIES FOR ACTION AND CHANGE



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Support the White House and Affordable Healthcare



Support the White House and Affordable Healthcare

People have been stunned and disappointed about the stalemate in Congress, however, the issues are difficult to understand because the federal budget is so huge and complex. One thing is certain: this affects the lowest income citizens (and non-citizens) the most. People who live on social security and food stamps have little if any savings, thus every day of the budget crisis translates into stretching the cupboard. At the present time mothers and infants on Supplemental Nutrition Program for Women, Infants, and Children (WIC) are at risk.

One useful source of information and encouragement regarding why it may be worth it for Democrats and President Obama holding out on the stalemate was made evident in the CSPAN show re-aired last Friday "Howard Dean Remarks on Health Care in the Private Sector." In this telecast, former Vermont Governor Howard Dean, a physician by training, provides an in-depth look at the economics of health care and why the Affordable Healthcare Act is a boon for all Americans (<http://www.c-spanvideo.org/program/DeanRe>).

Even if lower-class Americans (such as me) can only afford to sign up for the Bronze Plan at thirty dollars a month, it's a good deal because Medicaid expansion is much better than what is presently available in some states.

For instance, in Washington State a couple decades ago, I was only covered by the Basic Health Care Plan. This plan, while it did provide for visits to the doctor felt grainy and inadequate because the clinic I visited was obviously underfunded. They even made a point of discouraging single healthy-looking adults from visiting if at all possible.

Plans such as Medicaid and the low cost clinic which I currently visit have exceeded my expectations and made me feel extremely grateful for coverage. Thirty to sixty dollars per month hardly covers the cost of my cellphone. However, it is clear that the Act will become more expensive if Republicans get their way.

Right now, it is important for Americans to learn as much as possible about the plan so they can enroll, contact healthcare providers, and also their legislators to convey their support and discuss their concerns. At the [Healthcare.gov](http://www.healthcare.gov) website, there is a federal description of the insurance plans (bronze, silver, gold, platinum) and their relative advantages. New ad campaigns include [Get Covered America](#), private insurers, and even social networking campaigns on Facebook and Twitter.

What is important is that "the categories do not reflect the quality or amount of care the plans provide," but instead predominately reflect out-of-pocket expenses. One possible concern is that for small business owners and those with limited incomes, they will not be able to afford the deductions. (See the rules regarding not having to cover for under 50 employees).

Another place where the Affordable Care Act gets rather dicey is with regard to Medicaid expansion, because low income people may still not be able to meet their balance without Medicaid assistance.

The good news is that 24 states that do have Medicaid likely will be expanding it to include single people under 65, and younger adults who meet the income requirements. For instance, in Hawaii, Medicaid will be expanding to cover households with incomes up to 133% of the federal poverty level. The bad news is that in 26 states, such as Louisiana, Medicaid will not be expanding.

For those who don't want to pay the \$95.00 fee for refusing health coverage, there is still catastrophic coverage with several thousand dollars worth of deductible. (I am holding my

She is doing a really great
1 year 29 weeks ago

- Being a member of a community
1 year 31 weeks ago
- These days everyone has to be
1 year 32 weeks ago
- I am so proud of Janet in her
1 year 36 weeks ago
- Greatly moved that Janet is
1 year 37 weeks ago

Coollest Members EVAR

User	Points
curtis	1998
ebeh	1161
Madhuri	1145
erinjerri	1119
oliveoil	578
spamfriedrice	551
chriswong	401
Calvin Prashad	373
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7 8 next last

breath hoping I won't have to choose that one.)

After finding out federal information, the Healthcare.gov website directs you to visit your state marketplace to find out about and compare plans. At this point, it may be advisable to visit several state sites to get a feel for the general framework, it being that all the states must meet general federal guidelines. If you are lower income, next you will want to find out if you qualify for Medicaid assistance. The same rules generally apply if you are a small business owner.

This is still a difficult and challenging process with potential pitfalls (as evident even in Congress right now) but the positive way to view this is as part of healthy national growing pains. There is still plenty of time to dialogue, learn, discuss, and reflect on the possibilities of healthcare, whether online, by making a phonecall, or visiting an insurance representative. Just try to enroll before the deadline.

Asian-American citizens automatically qualify for coverage regardless of their state of health. An information sheet for Asian Americans can be found under the fact sheets at the U.S. Department of Health and Human Services/Healthcare.

The concept of Affordable Healthcare in America is long overdue compared with other advanced nations. In fact, affordable healthcare should be an integral part of the "Covenant on Civil and Political Rights" of the United Nations Agreements on Human Rights. A draft resolution for global universal health coverage was even drawn and backed by the United States in December last year.

So where does the White House stand on the Affordable Healthcare Act today? Well, not only is it a done deal, but President Obama is seeking to further bolster the act further (in light of last week's tragic shootings) with care for those with mental health needs.

Visit the White House Blog and especially Healthcare.gov to learn more.

Image from HealthCare.gov <https://www.healthcare.gov/>

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