



In Iowa's Interest: Health Reform Law Turns One

by Senator Tom Harkin

On March 23rd of last year, President Barack Obama signed the *Patient Protection and Affordable Care Act* into law, ensuring quality, affordable health coverage for all Iowans and Americans, cracking down on the worst abuses by health insurance companies and placing a new emphasis on wellness and disease prevention.

As Chairman of the Senate Health, Education, Labor and Pensions Committee, I was honored to play a role in shaping and passing the bill, and standing beside the President as he signed it into law. Yet, as we mark this anniversary, there is a misguided effort to repeal it. The good news is that this time around, the debate dynamics have shifted. As Iowans learn more about the long-overdue reforms in the *Affordable Care Act* — including benefits and consumer protections now guaranteed by law — support for health care reform is growing steadily.

A year ago, we were bogged down in the messy, frustrating politics of passing the bill. Now, what's at stake is crystal clear: Are we going to put health insurance companies back in the driver's seat to discriminate based on pre-existing conditions and return to the abuses and discriminatory practices of the past? Are we going to revoke access to health insurance for more than 30 million Americans? Are we going to add hundreds of billions of dollars to the deficit by wiping out the savings in the *Affordable Care Act*? The nonpartisan Congressional Budget Office estimates the law will reduce the deficit by \$210 billion in the first decade and by more than \$1 trillion in the second decade.

The law's crown jewel is ending denial of coverage due to pre-existing conditions. It is a sobering fact that nearly half of nonelderly Americans have some type of pre-existing condition — like high blood pressure, arthritis or heart disease. Similarly, the law bans the outrageous practice of canceling policies when people get sick. Gone are the days when the largest health insurer in California could use technicalities to cancel the policies of women who get breast cancer.

The law also prohibits insurers from imposing lifetime limits on benefits, and it allows parents to keep their children on their policies until age 26 — and I am sure most Iowans will not allow these protections and benefits to be taken away.

Some opponents of the bill attack the provision of the law requiring people to purchase health insurance. They claim it is an "assault on freedom." Well, it is an assault on freedom for people to go without insurance, seek treatment in emergency rooms and stick other Americans with their health care bills. Uncompensated health care adds an estimated \$1,100 a year to every family's health insurance premiums.

The individual mandate is just common sense — that's why so many people from both sides of the aisle supported it in the past. By eliminating free riders and putting everyone in the risk pool, we keep rates down for everyone. When we join together, we have more freedom - freedom from the fear that if you get sick, you won't be able to afford a doctor. Freedom from the fear that a major illness will lead to financial ruin. These are the practical freedoms that matter to working families.

For too long, skyrocketing health care costs have made it hard for small businesses to provide coverage for employees. The *Affordable Care Act* gives small businesses new resources to help meet rising health care costs for their employees and retirees. Many small businesses are already eligible for tax credits that cover up to 35 percent of insurance costs for their employees. And more than 130 Iowa employers have been accepted into the Early Retiree Reinsurance Program, which is designed to provide financial relief to employers who continue health coverage for their early retirees and their families.

With this landmark law, we are beginning to replace the current sick care system with a genuine health care system — focused on wellness and prevention. We are beginning to reward health care providers for the quality of care they provide, not just the quantity.

The *Affordable Care Act* is not perfect. It is not like the Ten Commandments, chiseled in stone. It's more like a starter home — suitable for improvement. I look forward to working with my colleagues in Congress to make sensible changes as we continue to implement the law. In this process the choice is to go forward or be dragged backward. The great majority of people want to go forward to build a reformed health care system that works not only for the healthy and wealthy — but for all Americans.

For more information on the *Affordable Care Act*, please feel free to visit my website at harkin.senate.gov or contact any of my five regional offices in Cedar Rapids, Davenport, Des Moines, Dubuque and Sioux City.