

As We See It: Keep health reforms on track

The federal health care reform law -- AKA, to those who want it repealed, "Obamacare," or, to supporters, as the "Affordable Care Act" -- today is a year old.

Although its detractors are ever more adamant that it amounts to a government takeover of health care and will eventually lead America further into deficit hell, the legislation has already brought benefits to Santa Cruz County residents.

Here's some: Fewer denials for pre-existing conditions -- especially for children. Seniors have received rebate checks for high prescription drug costs. More young adults have health insurance -- many because parents can keep them on policies until they turn 26. Small businesses have gotten tax breaks.

California so far has received more than \$436 million in federal support to begin putting provisions of the law into place -- including work to keep down insurance premiums, and boost public health and prevention efforts.

These are early benefits, with plenty more to come. Most importantly, for the needy in Santa Cruz County, some 17,500 people will become eligible for Medi-Cal services -- and a total of 34,500 people are expected to gain health insurance in a county where, in 2009, nearly 51,000 were without any coverage. The law does not provide benefits to people here illegally. In addition, the law will bring funding to strengthen the safety net system of health care clinics in the county.

Still, for all the early benefits, Americans are roughly equally divided, according to polls, on whether the law is a good idea or a bad one.

That should change in 2014, when the health care law's biggest changes are set to occur: tax credits for health care consumers and new exchanges set up to allow people to shop for health insurance policies.

But people worry about the law's complexity and affordability.

It's important to recognize how difficult it is to bring significant changes to the health care industry.

An example would be the part of the health reform law that seeks to expand the number of people covered by Medicaid, the state-federal health care program for the poor, by 16 million in eight years. While the law tried to address the reluctance of family doctors to take on new Medicaid patients by boosting reimbursement rates for some services, a shortage of primary care physicians in regions of the country may still leave millions of newly insured patients with no regular access to a doctor.

The first anniversary marking President Obama's signing the legislation into law also comes when the number of Americans without insurance has risen dramatically, mainly because of continuing high unemployment. If the health care law is still intact in 2014, most of those uninsured would likely be able to get coverage.

Next year, the U.S. Supreme Court is expected to rule on the constitutionality of the law's controversial "individual mandate" -- the requirement that most Americans carry health insurance or pay a fee.

Before then, going into the 2012 election year and two years before most of provisions kick in, there will almost certainly be more changes to the law. Two significant ones have already occurred -- eliminating small employers' requirement to file 1099 forms, and allowing states to design alternate health-insurance expansion so long as their programs aim to achieve the same results as the federal law.

But it would be a historic mistake to repeal or rescind a law that finally has brought long awaited reforms to our health care industry -- and benefits to millions of Americans.