

Health Care Reform Comparison

	Prior to ACA	Affordable Care Act	Minnesota Health Plan
Number of uninsured	450,000	200,000	0
Number of underinsured	1,500,000	1,200,000	0
Covers Employees where Employer Currently provides Health Coverage	If affordable	If affordable (Provides subsidies to employers if pay at least half of premiums)	Yes
Covers Employees where Employer Currently Does NOT provide Health Coverage	No	If affordable (subsidies to employers to offer & penalties for not offering)	Yes
Covers all who are unemployed or retired	No	If affordable	Yes
Covers all kids, regardless of age or household income	No	Yes (but depends on coverage their parents have)	Yes
Portable Coverage (coverage stays with you even when you switch jobs or lose job)	No	No	Yes
Allows everyone to keep current doctor when switching jobs or other transitions	No	No	Yes
Able to choose doctor/clinics/hospital	Heavily restricted	Heavily restricted	Yes
Includes Prescription Drug Coverage for everyone	No	No	Yes

Number of people without full dental care	700,000	up to 500,000	0
Number of people who cannot get all needed prescriptions	1,000,000	500,000 – 1,000,000	0
Out of pocket costs (costs other than premiums such as co-pays, deductibles, excluded services)	\$\$\$\$\$ (unlimited)	Limited, but many families may be paying \$5,000 or more per year	0
Who makes the medical decisions	Insurance Plan, Patient, and Doctor	Insurance Plan, Patient, and Doctor	Patient & Doctor
Cost Shifting	Extensive	Somewhat less than current	None
Co-payments and deductibles	Yes, significant ones	Yes, significant ones	None
Comprehensive Care including: eye care/mental health/nursing home care/dental /chem dependency/ prescriptions	No, many services not covered	No, many services not covered	Yes
Hours spent on health care administration, including filling out complex health insurance forms, claims, seeking coverage for a condition, selecting a health plan, figuring out what is covered by the health plan, saving receipts for tax purposes, etc.	Countless hours	Countless hours	none