

## Health officials relieved by ruling

Robert Miller

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Area health care providers cheered the U.S. Supreme Court's 5-4 decision Thursday to uphold the Affordable Care Act of 2010.

"That's wonderful news," said James Maloney, president and CEO of the Connecticut Institute for Communities Inc., which operates the federally funded Greater Danbury Community Health Center.

Maloney said that by upholding the mandate that everyone in the United States must purchase health insurance, the court has allowed health care reform to take place.

The mandate will greatly expand the pool of people in the United States who have health insurance. Advocates of the reform say this, in turn, will lower the cost of health insurance and make it more available to more people.

"Removal of the mandate would have destroyed the system that was set in place," Maloney said. "It is the linchpin."

Dr. John Murphy, president and chief executive officer of Western Connecticut Health Network -- which manages Danbury and New Milford hospitals -- said Thursday the hospitals had been preparing themselves for the reform, including anticipating an increase in the number of newly insured patients the hospitals expect to treat.

"It looks like we will proceed along the path we are taking," Murphy said.

Because the outcome of the court's vote had been so uncertain, there was an air of celebration among reform advocates once court released its decision Thursday morning.

"It's an historic moment," said Mark Masselli, president of Community Health Center Inc., which operates 13 federally funded health care centers in the state, including one on Delay Street in Danbury.

"It's like passing Medicare in 1964," Masselli said. "I think it will help all Americans across the country. It's good for everyone."

"It brought tears to my eyes," said Dr. J. Nwando Olayiwola, chief medical officer for Community

Health Center and director of its health policy institute.

Mary Dunkel, vice president for communication for the National Organization for Rare Diseases, which has its headquarters in Danbury, said the group had been involved in shaping the debate and policy for the past two years.

But Dunkel said even the NORD officials working in Washington, D.C., had no idea how the court would decide.

"I am relieved, I must admit," she said.

The act, passed after contentious debate in Congress in 2010, includes enacted a series of reforms to extend health care to the nearly 50 million Americans in the United States who previously had no health insurance. In Connecticut, that number has been estimated at more than 385,000 uninsured.

One of the ways it will do that is by expanding Medicaid coverage -- the federal program for low-income people, although the Supreme Court's decision on Thursday, also said the federal government cannot penalize states that choose not to participate in the expansion.

Maloney has estimated that an additional 20,000 people in the Danbury area would be eligible for Medicaid coverage under the act.

Masselli said this would be an enormous help to patients who use federally funded clinics.

"If they come into our clinics without insurance now, we can help them," Masselli said. "Once they walk out the door, we can't help them with things like prescriptions or seeing specialists.

"And a lot of our patients have co-morbidities like diabetes and chronic obstructive pulmonary disease," Masselli said. These are long-term problems that need the help of specialists."

The bill will also require state to set up health insurance exchanges, which are scheduled to go into operation nationwide in 2014. These changes offer small businesses and individuals without health insurance a sort of marketplace to purchase affordable plans.

The state has received \$7.7 million in federal funding to create such an exchange, which is scheduled to begin in Connecticut in 2014.

The health care law is also designed to bring about reforms in how insurance companies compensate doctors and hospitals. Rather than paying for the number of procedures they perform, the new system emphasizes compensation for the quality of care and for preventive care that keeps people healthier.

"We want to provide high-quality, affordable and accessible care," Murphy said. "We're working

on the assumption that that's what (patients) in the area want as well. This ruling proves clearly that the federal government is prepared to support that."

The law, when fully implemented, would no longer allow insurance companies to refuse to cover someone with a pre-existing conditions, and insurers would not be able to drop coverage on someone who has a serious disease. Insurers would also not be able to cap their coverage and deny payments above that cap.

Dunkel said that people who have rare diseases are often the one most affected by exclusions.

"We did not favor any one particular bill," she said. "We focused on these reforms."

Another reform allows young adults between the ages of 21 and 26 to stay on their parents' insurance. It also significantly cuts the cost seniors pay for prescription drugs.

Because of the popularity of many of these reforms, many insurance companies have said they would continue them no matter how the court ruled.

"I remember an old college economics professor of mine saying 'There is great value in certainty,' " said Keith Stover, spokesman for the Connecticut Association of Health Plans, an industry group representing health insurers.

Stover said that both the state and insurance companies have spent millions to implement the provisions of the Affordable Care Act. He said that the court's decision might signal that the state and country need to proceed on implementing the reforms.

"We've had groups that never wanted to get anything done because of philosophic differences," Stover said. "May now it's time for everyone to roll up their sleeves and get people insured."

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