



Office of U.S. Senator Mark Begich

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THE NUMBERS:

What health reform means for Alaskans



Assistance to Alaska families

- *Expanding health care coverage* – Most of an estimated 133,000 Alaskans who do not currently have insurance and 27,000 residents who now buy expensive individual premiums would get affordable new coverage.
- *Covering more children* – Under reform, enrollment in Alaska's Children's Health Insurance Program (Denali KidCare) will nearly double to more than 15,000.
- *Ending the "hidden tax" on families* – About \$119 million is spent on uncompensated care in Alaska and passed on to insured families through a hidden tax averaging \$1,900 per year. By expanding coverage to the uninsured, reform will eliminate this burden.

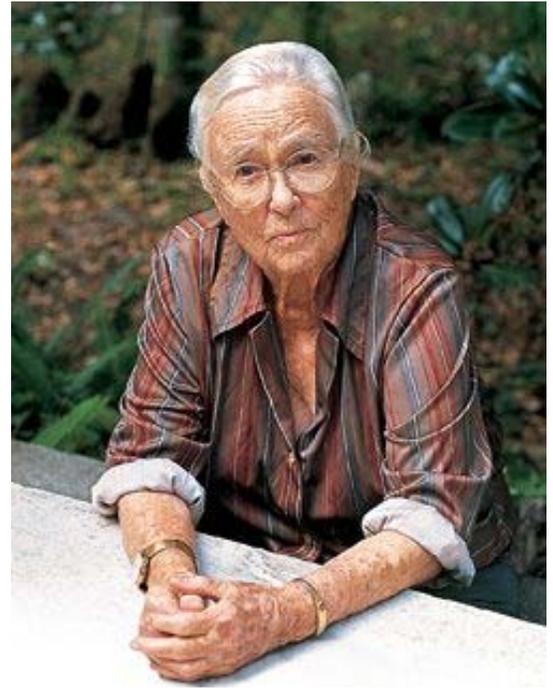
Providing affordability through tax relief
– More than 52,000 Alaskans could qualify for tax credits to help them purchase health coverage. In Alaska, credits are available for single people earning up to \$54,144 and for a family of four earning up to \$110,304.

Benefits for Alaska seniors

- *Lowering premiums by reducing Medicare overpayments to private plans* – Reform clamps down on these excessive overpayments. Right now, Alaska's nearly 60,000 Medicare beneficiaries pay the price of excessive overpayments through higher premiums, even though 99 percent of

Alaska seniors are not enrolled in the private plan, Medicare Advantage. A typical couple in traditional Medicare pays nearly \$90 more in Medicare premiums to subsidize these private plans. This would end with reform.

- *Reducing prescription drug spending* – About 10,600 Alaskans hit the “doughnut hole” in Medicare drug coverage, which can cost some seniors more than \$4,000 per year. Reform will provide a 50 percent discount for brand-name drugs in this coverage gap.
- *Covering free preventive services* – Currently seniors in Medicare pay part of the cost of preventive services. A seniors’ share of a colonoscopy can cost nearly \$200 – a price that can be prohibitive for those on fixed budgets. Under reform, a senior will not pay anything for that colonoscopy, or for regular checkups or other preventive services.
- *Offering health coverage to early retirees* – About 7,300 Alaskans have early retiree coverage, which often erodes over time. A reinsurance program would stabilize this and provide premium relief to early retirees.



Help for Alaska’s small businesses

- *Providing tax credits to make employee coverage affordable* – Under reform 8,600 Alaska small businesses could be helped by a small businesses tax credit. The Senate bill offers \$27 billion in tax credits nationally to help pay for premiums.
- *Offering relief from employer mandates* – Small businesses with 50 or fewer workers would be exempt from employer responsibility provisions. About 96 percent of small businesses nationally are exempt.
- *Requiring more competition in the insurance marketplace* – Reform creates a web-based insurance exchange for small businesses and the self-employed and places two new national insurance plans into the marketplace to make insurance more affordable by pooling buying power.
- *Stopping discrimination against small businesses* – Many insurance reforms will now protect self-employed and small business, which means no more denials for pre-existing conditions, cancellation of policies or excessive premium increases.