

Letter from the NARHC President

The Affordable Care Act's Effect on Patients and Clinics

By John Gill, PA-C

How is the Affordable Care Act affecting your patients and clinic? I bet that answer is all over the spectrum. Let me share my experience from rural Florida. I practice in one of the 3 least populated and most economically disadvantaged counties in the state. A great place for an RHC! Well, let's start off with the roll out....we had no better success than anyone else and Florida did not have an exchange. So our patients were lining up at our door to assist with the process. When they called the help line they were told to go to the web site. OK, but they didn't have a computer or the skill set to surf the site to register. Most received almost no help from the Navigators.

One of those who did register really got more than he wanted: high premiums and high deductibles. One story shared by a patient was his quote for a family of 5 was \$700.00 per month and a \$7,000.00 deductible. That did not work for his income status. His previous self-insured premium was \$350.00 month with a \$1,000.00 deductible. Even a rural healthcare provider can do the math on that! Another patient with multiple pre-existing conditions was finally able to obtain coverage, the first time in many years. A really good success story but definitely mixed results, which I am sure is fairly common.

However, the predominate story is that of loss of insurance from self-insured and small agricultural business plans, realizing that they cannot afford the rising premiums. These are folks who work hard and make an acceptable living and in the past have been quite satisfied with the plan they or their employer could afford. It also appears to me that PPACA is having a greater impact on the rural population than was anticipated. I am afraid this will continue in rural areas and in fact may worsen as we see fewer available providers and higher demand. Let us hear your experiences through our list serve.

Needless to say, we will continue to see the health care landscape change and then change again as those representing us figure out what they have done and hopefully how to fix it. Let's stay active and continue to represent our patients during these befuddling times. It is a daunting task and I am so thankful Bill Finerfrock has our backs in Washington D.C.

NARHC is needed now more than ever! Thanks for your support and if you are not a member, please do join us.