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Some NH households will save on insurance costs following health care reform changes

By MICHAEL BRINDLEY
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New Hampshire households earning less than \$100,000 in 2019 will save an average of \$2,430 on health insurance costs when health care reform law changes are fully implemented, a report issued this week said.

It may take a while before the savings are realized, but the provisions of the Patient Protection and Affordable Care Act of 2010 will put more money in the pockets of those with health insurance and those without coverage, according to the analysis released Wednesday by Families USA, a nonprofit, nonpartisan health consumer group.

The report, “The Bottom Line on Health Reform: More Cash on Hand for New Hampshire Families,” bases its data on savings for families in 2019, five years after all provisions of the health care reform law have gone into full effect.

Ron Pollack, executive director of Families USA, said while it may seem like a long way off, the most important message for people who feel burdened by skyrocketing health insurance costs is that help is on the way. Many low-income families who have been priced out of health insurance will have access to it for the first time, he said.

“Unfortunately, it does take time for any new program to get under way, but it’s important that it be implemented effectively. It will take some time to get this done,” he said.

Low-income families will see help through expansion of eligibility for Medicaid programs, Pollack said. In addition to reducing out-of-pocket costs and placing limits on deductibles, the law also eliminates lifetime and annual caps, Pollack said.

“That often means someone with a major illness or accident winds up reaching that cap and then they’re off on their own having to pay all of the costs out of pocket,” Pollack said.

The report estimates that in 2019, a New Hampshire household living in poverty with an income under \$30,000 will save \$4,306 in health care costs. Households with income between \$30,000 and \$50,000 will save \$1,772; those between \$50,000 and \$100,000 will save \$1,353, the report concludes.

The law, championed by President Barack Obama, has been the target of numerous lawsuits filed by states challenging its constitutionality. Most of the prominent Republican candidates for president have pledged to repeal the law, if elected.

The United States Supreme Court will decide this year whether to hear arguments regarding challenges to the law. There have been two opposing federal appellate court decisions regarding the constitutionality of the law.

[Mike Goudzwaard, with the nonprofit organizations Working Families Win and NH Citizens Alliance, said more money in](#)

the pockets of consumers means more revenue for local small businesses, which will lead to more job opportunities.

“This is the light at the end of the tunnel,” he said. “But to realize these savings, the law needs to be fully implemented.”

The report also differentiated its estimates of the savings families will realize, depending on whether they had coverage or were uninsured before the reform fully took effect.

For families who had coverage, the report found that:

Households with an income of less than \$30,000 will pay \$1,039 less in premiums.

Households with an income between \$30,000 and \$50,000 will pay \$994 less in premiums.

Households with an income between \$50,000 and \$100,000 will pay \$878 less in premiums.

For families who were uninsured before the reform, the report found that:

Households with an income under \$30,000 will receive an average of \$6,337 in help with the cost of health coverage.

Households with an income between \$30,000 and \$50,000 will receive an average of \$3,240 in help with the cost of health coverage.

Households with an income between \$50,000 and \$100,000 will receive an average of \$2,626 in help with the cost of health coverage.

The entire report can be viewed at familiesusa.org. ■

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Online: <http://www.nashuatelegraph.com/news/938871-196/some-nh-households-will-save-on-insurance.html>