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OAA Legislative Update

Currently residing in the United States House of Representatives there is a bill entitled the AmeriCare Health Care Act of 2009 (Rep. Stark of California). In summary, this bill is a universal healthcare insurance initiative modeled after Medicare. This bill amends the Social Security Act enabling adults to receive Medicare Part A and B benefits; preventive services, substance abuse treatment, mental health parity; and prescription drug coverage equivalent to the BC/BS Standard Option in 2008. Children receive comprehensive benefits and Early and Periodic Screening, Diagnostic, and Treatment (EPSDT) coverage with no cost-sharing. According to Rep. Stark, there is a \$350 deductible for individuals/ \$500 for families (indexed over time), and 20% coinsurance. Total spending (premiums, deductibles, and co-insurance) is capped at out-of-pocket maximum of \$2,500 individual/\$4,000 family (indexed over time), or 5 percent of income for beneficiaries with income between 200 percent-300 percent FPL (federal poverty level) and 7.5 percent of income for beneficiaries with income between 300 percent-500 percent FPL. There is no cost sharing for children, pregnant women and low-income individuals (below 200 percent FPL). Sliding scale subsidies are in place for cost sharing for individuals between 200 percent and 300 percent FPL.

At tax filing each year, individuals either demonstrate equivalent coverage through their employer or pay the AmeriCare premium based on cost of coverage and class of enrollment (individual, couple, unmarried individual with children, or married couple with children). Employers may either pay 80 percent of the AmeriCare premium or provide equivalent benefits through a group health plan (the contribution for part-time workers is pro-rated). AmeriCare does not affect contracts or collective bargaining agreements in effect as of the date of enactment, and employers may choose to provide additional benefits. Employers with fewer than 100 employees have until January 1, 2014 to comply (employees of small businesses would still only pay 20 percent of the premium).

The last major action on the bill was on 1/6/2009 when it was referred to House committee on Energy and Commerce, in addition to the Committees on Ways and Means, and Education and Labor, for a period to be subsequently determined by the Speaker, in each case for consideration of such provisions as fall within the jurisdiction of the committee concerned. OAA is watching this bill and will update our members on any changes in its status. Also, Rep. Stark has continuous updates on his website regarding the Americare bill at <http://www.house.gov/stark>.