

July 8, 2010

Given the new direction for the nation's health system, the AMA has developed *Health System Reform Insight* to help you understand the health system reform legislation and what it means to you and your patients.

HHS launches Web portal to help consumers buy health insurance

On July 1, Health and Human Services (HHS) Secretary Kathleen Sebelius unveiled the government's new website aimed at helping uninsured consumers find and buy insurance. The Patient Protection and Affordable Care Act required HHS to set up HealthCare.gov. Sebelius called the site a "one-stop, easy-to-use resource where American consumers can see all their health care options in one place." The site also includes information about the health system reform law.

Info about public programs, private insurance plans

HealthCare.gov is the first central database of health coverage options, and includes information about public programs, such as Medicare, Medicaid, the Children's Health Insurance Plan, and high-risk pool coverage provided through the new Pre-Existing Conditions Insurance Plan. In addition, it includes information from more than 1,000 private insurance plans. Consumers can see a list of all private health plans that are accepting new customers by state and zip code.

Coverage options for small businesses

The site also provides coverage options for small businesses, including information about the tax credits available in the health system reform law. While consumers cannot enroll directly through the federal site, they are provided with health plans' Web links and phone numbers. The website also links to a summary of health plans' benefits and the provider networks, as well as the drug coverage offered by the plans.




KEYDATES

July 12:

The AMA seminar, "Pathways to success with new payment models: Bundled payments, medical homes, accountable care organizations," will be held from 10 a.m. to 3 p.m. Central time at the Chicago Marriott O'Hare. Visit the [AMA Web site](#) for details and to register.

IMPORTANT LINKS

[New HHS Web portal to help consumers buy health insurance](#)

[AMA summary and analysis: 2011 Medicare Physician Payment Proposed Rule](#) 

[Pathways for physician success under health care payment and delivery reforms](#)



[How reform law integrity provisions impact your practice](#) 

[Medicare payment](#)

A list of local individual health coverage plans

The website walks individuals through a checklist where they are asked to indicate their state, age range, and whether they are disabled, healthy, or have a medical condition. They are also asked whether they have any health insurance coverage. The site then provides options to learn about private health plans, public options, COBRA coverage, and the new high-risk insurance pools for people who have not been able to obtain coverage due to pre-existing medical conditions. Once they enter their zip code, a list of plans in their area is provided.

Benefit information, price estimates and performance data

Beginning in October, the website will expand to include benefit information and price estimates, including premiums, deductibles, and coverage limitations. The site eventually will provide additional information such as performance data on plans, including the percentage of claims rejected, medical loss ratios, and how often patients appeal coverage decisions, as well as information on preventing disease and illness and improving health care quality. The website will serve as an information bridge until 2014 when the state health insurance exchanges are operational; at that point, most of the website's functions will be taken over by individual state exchange websites.

[adjustments made for 2010](#)



[Independent Payment Advisory Board](#)

[New Payment and Delivery Reform Models](#)

[Overview of Major Provisions Relating to Coverage](#)

[Taxes and Credits in the Health System Reform Law](#)



[Major Medicare Savings Under Health Reform Legislation](#)

[Health Reform Law Raises GPCIs](#)

[How Health System Reform Affects Patients](#)

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