

Myths and facts about health insurance reform

Health insurance reform opponents continue to spread myths – now about the recently introduced Affordable Health Care for America Act, including saying that health insurance reform will undermine the health care that veterans and military families have now. But the facts continue to knock these myths down.

MYTH: “Enactment of the House health insurance reform bill would undermine the health care that veterans and military families are receiving now.”

FACT: Veterans’ health care and Tricare for military families would not be impacted by passage of the Affordable Health Care for America Act. Nothing in the bill would affect, change, or undermine the health care that veterans enrolled in VA health care and military families enrolled in Tricare are currently receiving. — Further language has been included in the Affordable Health Care for America Act that makes clear that the Department of Veterans Affairs and the Department of Defense retain full authority to operate the VA health care system and Tricare without interference from any new organizations, agencies, or commissions established by the legislation. In addition, specific language has been included to exempt Tricare from the requirements of the essential benefits package and other insurance requirements.

MYTH: “Veterans and military families enrolled in VA health care and Tricare will be penalized for not having acceptable coverage – being forced to pay the penalty of 2.5% of adjusted income.”

FACT: The Affordable Health Care for American Act recognizes VA health care and Tricare as acceptable minimum coverage, so enrollees are already meeting the shared responsibility requirement and will face no fee or penalty. — Specifically, the bill contains a section that states that 1) individuals enrolled in the veterans’ health care program; and 2) individuals and dependents enrolled in Tricare will be considered as having acceptable minimum coverage – meaning they have met the bill’s shared responsibility requirement for individuals to purchase insurance if they can

afford it. In other words, individuals enrolled in VA health care or Tricare will never be subject to the bill’s 2.5% fee for those who choose not to purchase affordable health insurance.

MYTH: “Enactment of the House health insurance reform bill would limit the choices that veterans, service members, and their dependents have for their health care.”

FACT: The Affordable Health Care for America Act contains provisions that explicitly allow veterans receiving VA health care or service members and their families receiving Tricare to also enroll in an insurance plan through the bill’s Health Insurance Exchange. This would provide veterans and service members the opportunity to obtain additional coverage for themselves and their dependents if they desire. — This had been a key concern of many veterans’ organizations. For example, the Disabled American Veterans had written: “Any national health care reform legislation must make certain all veterans, including those enrolled in VA health care, remain eligible to enroll in any exchange-participating health benefits plan offered under [the bill] through the Health Insurance Exchange, or in any other public or cooperative health insurance program.” This key objective of veterans’ organizations is fully addressed in this bill.

MYTH: “Enactment of the House health insurance reform bill would undermine the Tricare For Life program (health care

See Mythis & facts, page 7



PHOTO BY LARRY SCAMARA

The VVA-391 Color Guard led the Sonora Christmas parade on November 27 down Washington Street. Pictured left to right, VVA-391 members: Mark Weber, Stan Cox, John Marrs, Barry Schoffel, Ron Coit, and Kathy Davis. Hiding behind the POW flag is Mario Salas.

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