

Health Care View 2010

Kristen Gallagher, Staff Writer

On March 21, 2010, the Affordable Health Care for America Act was passed and signed into law by President Barack Obama. In a document created by the Committees on Ways & Means, Energy & Commerce, and Education & Labor and entitled "Implementation Timeline," the timeline for the Act to fully come into effect would last until about 2018. This act, whether or not you know it right now, has a significant impact on college students across the nation.

The Act aims to change the American health care and insurance playing field drastically. Its goals include improving Medicaid and Medicare, stopping the practice of dropping sick patients from insurance, and making specific strides in pediatric health care. This piece of legislation has perhaps been the most widely debated and caustically challenged bill in our nation's short history; however, it is clear that both "sides" feel strongly about the Act. Asking around a little, I found Northeast University freshman Emily Walker had a strong opinion: "The bill, taken as a whole, is expected to decrease the federal deficit by \$81 billion. Everyone in the country will find the care they need available and affordable. Did

you know that before now, your insurance company paid roughly half of what an uninsured individual had to pay for most types of care, just because they worked out 'deals' designed to artificially drive market prices up? Fiscally irresponsible practices like that will be greatly reduced under this bill." Although Emily's fervor isn't unmatched: the Facebook Group "I bet we can find 1,000,000+ people who disapprove of the Health Care Bill," which has 1,167,715 members, posted the following under its Information section, "The purpose of this Group is to serve as an outlet and organizational platform for those that believe in health care reform, but believe that such should be bipartisan, fiscally responsible, minimize role of government and be approved through a legislative process true to the intent of our Constitution. We welcome people of all party affiliations."

In regards to college students in particular, there are some very clear changes that have been made. According to a CBS News online article titled "Health Care Reform Bill Summary: A Look At What's in the Bill," children are allowed to remain on their parent's plan

until they are 26 – that's 3-4 years after the average college student graduates. Another thing to note is that once you're off your parent's insurance, you will be eligible to buy your own insurance on an exchange if you "make between 100 percent - 400 percent of the Federal Poverty Level." However, if you do so, you won't be eligible for "Medicare, Medicaid and (you) cannot be covered by an employer." Also, beginning in 2012, the Medicare Payroll Tax will be enlarged to cover unearned income, meaning for families who make over \$250,000 a year, or individuals making over \$200,000 a year, there will be a 3.8% tax on investment income. For those of you who like to tan – CBS also reported that there will be a "Tanning Tax -- 10 percent excise tax on indoor tanning services." Abortion, another hot topic and especially so among college-age individuals, is dealt with in this manner, according to CBS: "The bill segregates private insurance premium funds from taxpayer funds. Individuals would have to pay for abortion coverage by making two separate payments, private funds would have to be kept in a separate account from federal and taxpayer funds. No health care plan would be required to offer abortion coverage. States could pass legislation choosing to opt out of offering abortion coverage through the exchange." According to the "Implementation Timeline" mentioned above, the plan requires that individuals buy health insurance or "pay a penalty of 2.5% of their income that is capped at the cost of the average cost of qualified coverage." The annual fine that results is \$695, and there are a few exemptions for low-income individuals.

By 2018, all employers are required to meet the essential benefits package. 2018 is seems light years away, but is truly only 8 short years off. Those 8 years will see radical alterations in the national plane, and to understand those changes, we need to perk up our ears, listen, and choose the future we want for ourselves. As college students in this new decade, we both live in this country and decide its future. This article

The Census Is Important, Not Optional

Michelle Farthing, Staff Writer

Many people will not take the time to fill out their 2010 United States census form because they do not think it is necessary and question its true influence on our nation. However, it is considered a mistake if you choose to disregard it and there are numerous reasons why.

The census provides information on how billions of dollars of federal funding every year is spent on benefits such as hospitals, schools, job training centers, senior centers, and emergency services. Those who question its significance should first listen to Gordon De Jong, a professor of Sociology and Demography at Penn State University who says, "The census is most definitely important. Our whole representative democracy is based on it." He strengthens his argument by including the public saying, "Equitably distributing the billions of dollars of public money requires up-to-date population data." He explains the census process as a fairly simple one, until extra steps must be taken in order for people to participate. If multiple mailed notifications and phone calls are ignored, "then a census worker will visit the household," says De Jong.

Many professors and political figures throughout the nation are offering their encouragement to fill out the census this year and from now on. C.N. Le, a Professor at University of Massachusetts, Amherst, may put it best saying, "...an accurate count of the U.S. population forms the basis for many important but often overlooked political, economic, and social decisions that are made that end up affecting our daily lives."

At Meredith, Census forms were delivered to student rooms on April 5th and are due to the Office of Residence Life today by 5 pm. Be sure to turn yours in!

only gives a small glimpse of the new Act, but to be fully informed, each of us need to make ourselves aware of political changes, healthcare reform, and the ever-changing world around us.

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