

Health Centers Make Good Use of Recovery Funds

During times of economic crisis, community health centers, like Keystone Health, and other safety net providers become even more vital to the communities we serve. The current downturn, with its high levels of unemployment and enormous impact on family incomes, carries major implications for the accessibility of health care.

The American Recovery and Reinvestment Act (ARRA) provided slightly more than two billion dollars to community health centers for capital improvements, expansion (or retention) of personnel and services and adoption of health information technology. All of these uses serve two purposes: supporting health centers' mission to serve populations with limited access to health care (such as the uninsured, low-income populations, minorities and the homeless), and generating new economic activities in communities hit hard by the recession.

- Keystone received 13 million dollars of ARRA funding and is projecting to be able to serve an additional 32,269 persons as a result of the grants. By targeting health centers like Keystone Health, ARRA effectively provides needed health resources to populations at higher risk of poor health.
- The \$1.85 billion invested to date in health centers under ARRA translates into \$3.2 billion in new economic activity in these communities, suggesting that health centers are able to rapidly

transform an infusion of funding into new services and expanded jobs (*National Association of Community Health Centers. 2010. "One Year Later: Health Centers' Accomplishments Under the Stimulus."* Accessed at: <http://www.nachc.com/stimulus>).

Some Benefits of Health System Reform

What does Health System Reform for 2010 mean to Chambersburg, PA residents?

- Insurers cannot place unreasonable limits on the total amount they will pay for your health care benefits in a given year or over your lifetime.
- If you have a pre-existing health condition, you can purchase insurance through a high risk pool." This will limit your personal out-of-pocket expenses.
- Health insurers cannot cancel your insurance if you get sick to avoid covering the costs of our health care needs.
- Young adults up to age 26, whether married or unmarried, can stay on their parents' health insurance policy.
- Children ages 18 and younger cannot be denied coverage simply because of a pre-existing health condition.
- Group and individual health plans must cover preventive care such as (over)

- mammograms and childhood immunizations without charging a co-pay or requiring a deductible.
- Starting this year, Medicare prescription drug coverage cap “donut hole” will shrink by \$250.
- A temporary reinsurance program will help companies provide early retiree health benefits for those ages 55-64.
- Group and individual health plans must start an effective appeals process for treatments or claims that have been denied.
- A new website will help you find affordable health coverage in your state.
- Health plans must start reporting how much of your premium payment is spent on medical care. They must give you a rebate if less than 85% is spent on care for large group plans and 80% is spent on care for individual or small group plans.
- Insurers must cover maternity care in basic insurance policies and cannot limit maternity coverage.



Did You Know...
Keystone Health practices always accept new patients? You will never find a provider's panel closed.

Did You Know...
Community outreach is an important part of Keystone Health? You may have seen us downtown at Cinco de Mayo. We'll be at Southgate on June 25 and 26 offering free HIV testing and educational materials.

Did You Know...
Keystone Health is not a free clinic? We offer a reduced fee scale to those who qualify based on household income and size, but everyone is expected to pay for their healthcare.

Did You Know...
Anyone can be a patient at any Keystone practice? Our mission is to provide access to healthcare to everyone from all income levels and from all walks of life.