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Your News
Wednesday, March 24, 2010
8:48 am
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Some with preexisting conditions ready for new health care
3/23/2010 6:37 PM
By: Karina Kling

The health care overhaul hit a homerun for those in search of alternatives for coverage.



Alexia Erlichman has a preexisting condition.

President Barack Obama signed the \$938-billion health care overhaul that guarantees coverage for 32 million uninsured Americans. It represents the biggest accomplishment of his presidency.

"I'm really excited about it," Alexia Erlichman said.

When News 8 first met Erlichman in September, she was a frustrated, self-employed business owner, who just wanted to have a baby, but couldn't get maternity coverage, because of a preexisting condition.

"Before today, my health insurance company could essentially charge me whatever they wanted, because I had no place to go. They knew that if I dropped their coverage; that if I tried to get coverage somewhere else, they would deny me because of a preexisting condition," she said.

According to a public policy analyst, the new health care bill that Obama signed into law Tuesday changes that.

Immediate Effects

- Dependent children can stay on their parents' or guardians' health insurance plan until they are 26 years old.
Seniors citizens receive assistance paying for Medicare drugs.
People with health problems that made them uninsurable can qualify for federal program coverage.

For more information, visit HealthBill2010.info.

Those are just some of the many facets of the bill Dunkelberg said she is pleased to see finally become law.

The CPPP acts as an advocate for low- and middle-income Texans.

Dunkelberg said Texans are among the biggest winners with the passage of this bill. Currently, the state has the highest uninsured rate.



Obama signed the \$938-billion health care overhaul Tuesday.

With the federal legislation, Dunkelberg said of the 6 million without coverage, 4.3 to 4.6 million would now get it.

"People with low incomes will not be able to get it for free, but they're going to be able to make a reasonable contribution that they can get coverage, that can't be taken away," she said.

Of course, not everybody agrees that the bill will be beneficial.

"We, in effect, are going from a situation where people have had health care without health insurance to where they could very easily have health insurance with no access to health care. Which is better?" David Guentner, with the Texas Public Policy Foundation, said.

He said the passage of the bill is bad news for Texas, as Medicaid is already at the core of the state's budget problems. Guentner said the state needs to make adjustments now to shift tax revenues.

"Already, we were looking to spend an additional \$8 billion on Medicaid in the next budget before this bill passed. Now you're talking about increasing the Medicaid caseload eligibility by 50 percent. That's going to mean that one out of four Texans is going to be on the Medicaid program," he said.

WATCH THE VIDEO

Health Care Bill
News 8's Karina Kling revisits a woman who's watched the debate closely, hoping reform would happen so she could afford to have a baby.

PLAY ADD TO CART

Several states, including Texas, are taking legal action challenging the government's alleged infringement on state's rights through health care legislation.

But Erlichman is looking forward to the challenge of finding an affordable health insurance company.

"Now we can shop around for health insurance and shop for a plan with maternity coverage, and they can't deny us because of a preexisting condition," she said.

Most of the law's sweeping changes won't take effect until 2014.

As of now, young adults will be able to remain on their parents' health plans. There's also a ban on insurers denying coverage to sick children.

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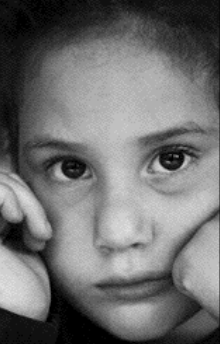
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