

Welcome to the Confusing & Contradictory World of Health Care Reform

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Ever had a problem figuring out what was real and what was not? No, I'm not talking about my misspent youth at good old MSU, but now that you mention it . . . Well, better we just not go there. After all, I have teenagers. Let's go back to the subject at hand. And that, of course, is The Health Care Reform Act.

I know it's not called that. It is really two new laws – the Health Care and Education Affordability Reconciliation Act of 2010 and the Patient Protection and Affordable Care Act. These two laws have generated lots of news, much of it confusing. The Mock Turtle, another character in Alice's Wonderland, would call it "uncommon nonsense." Not only nonsense, but downright contradictory. One side says the sky is blue and one side says it is green. Or as our friends from Jefferson Airplane sang: "One pill makes you larger and one pill makes you small . . ."

Let me show you what I mean.

According to the conservative Web site, Big Government (biggovernment.com/tag/medicare):

The report released by Medicare and Medicaid actuaries shows that medical costs will skyrocket, rising \$389 billion in 10 years. 14 million will lose their employer-based coverage. Millions of Americans will be left without insurance. And, millions more may be dumped into the already overwhelmed Medicaid system. 4 million American families will be hit with tax penalties under this new law.

Then, the White House Web site (whitehouse.gov/health-care-meeting/proposal) says this:

It makes insurance more affordable by providing the largest middle class tax cut for health care in history, reducing premium costs for tens of millions of families and small business owners who are priced out of coverage today. This helps 32 million Americans afford health care who do not get it today – and makes coverage more affordable for many more. Under the plan, 95% of Americans will be insured.

It sets up a new competitive health insurance market giving millions of Americans the same choices of insurance that members of Congress will have.

It brings greater accountability to health care by laying out common sense rules of the road to keep premiums down and prevent insurance industry abuses and denial of care.

It will end discrimination against Americans with pre-existing conditions.

It puts our budget and economy on a more stable path by reducing the deficit by more than \$100 billion over the next ten years – and more than \$1 trillion over the second decade – by cutting government overspending and reining in waste, fraud and abuse.

As a business owner, who should you believe? To quote The Mock Turtle once again, "What is the use of repeating all that stuff, if you don't explain it as you go on? It's by far the most confusing thing I ever heard!"

I'm no political consultant. I won't tell you if you should like this new law or hate it, or if it will reduce the deficit or increase it. All I am going to say is this: If you want to know what this law really says and what it really means to you and your business, just read on.

The Warner Norcross & Judd Employee Benefits Practice Group has put together this newsletter, which provides a wealth of information, to help you figure out what the new law means for you.

From long-term care insurance to tax breaks for small businesses, you will find it all here. So read on. In addition, you can learn more about the new laws by contacting any member of the Employee Benefits Practice Group or the Labor and Employment Practice Group. We will find the right attorney to answer your questions.

As Alice once said, "It would be so nice if something made sense for a change." With that, we can all agree.