

# MANY GIFTS, ONE SPIRIT

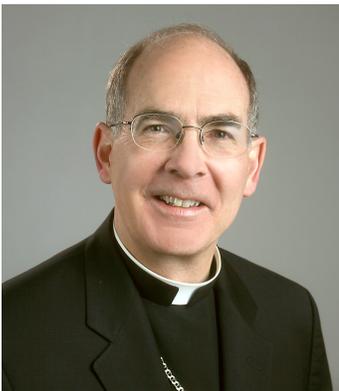


## ARCHDIOCESE OF SEATTLE POLICY UPDATE

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### THE AFFORDABLE CARE ACT



#### Dear Pastoral Leaders:

The Affordable Care Act is scheduled for implementation Jan. 1, 2014, and enrollment began Oct. 1 of this year. The Catholic bishops of this country have advocated aggressively and

consistently for universal access to health care. After the ACA was signed into law in 2010, the Department of Health and Human Services (HHS) mandated by rule the inclusion of all FDA-approved contraceptives (some of which can cause early abortions), as well as female sterilizations, in almost all health plans. This mandate was and is a serious obstacle for the Church. The United States Conference of Catholic Bishops opposes this mandate and has requested religious exemptions. Although some church entities like houses of worship were given exemptions and some "accommodations" were made for church-related social agencies,

hospitals and colleges, the situation remains very problematic. While we bishops continue to pursue an acceptable resolution to the issue, I am providing this policy update to clarify some details of this highly complex law and the response parishes may make when our people inquire about the Church's position or need assistance to sign up for health care coverage.

Sincerely in Christ,

Most Rev. J. Peter Sartain  
Archbishop of Seattle



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### THE AFFORDABLE CARE ACT Q&A

#### 1 What is the Patient Protection Affordable Care Act (ACA)?

Signed into law by the President in 2010, the goal of the Act, commonly called the Affordable Care Act or ACA, was to improve and increase access to health care coverage, protect consumers, reduce costs, and improve the quality and efficiency of the health care system.

#### 2 When does the ACA take effect?

Health care coverage will begin January 1, 2014. Open enrollment began October 1, 2013.

#### 3 How will the ACA be implemented in Washington State?

Implementation of the ACA is through the Washington Health Benefit Exchange, which is responsible for creating an insurance marketplace as a way to offer health benefit options to individuals, families and small businesses. In Washington State, this marketplace is called the Washington "Healthplanfinder." In addition, Medicaid was expanded and is known as Apple Health. Individuals and businesses may still purchase health insurance in the private market, but no public financial assistance is available for private plans.

#### 4 Who is covered by the Medicaid expansion?

The ACA includes federal funding to expand Medicaid to 133 percent of the federal poverty level (FPL). For example, for a family of four, the FPL is \$31,321.56.

#### 5 What is the Healthplan finder?

The Healthplanfinder is an online tool to find health plans, compare prices and enroll. To help individuals enroll, customer assistance is available in many languages by phone, online or in person.

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## THE AFFORDABLE CARE ACT Q&A *Continued*

*If parishioners have questions, parish leaders may direct them to the Healthplanfinder.*

### **6** What should parishes do when people have questions or request help finding financial assistance or choosing a plan?

Washington Healthplanfinder has a network of customer support across the state to provide enrollment assistance. In local communities, trained “assistors” are available and can be contacted online at [www.wahealthplanfinder.org](http://www.wahealthplanfinder.org) or toll free at 1-855-923-4633 between 7:30 a.m. and 8:00 p.m. Monday-Friday. If parishioners have questions, parish leaders may direct them to the Healthplanfinder.

### **7** Who will the Healthplanfinder help?

The Healthplanfinder will help citizens and immigrants legally present in Washington State who need health insurance. They may enroll in plans through the Exchange from October 1, 2013 through March 31, 2014.

### **8** Will immigrants be covered?

Legal permanent residents or green-card holders who have been in this country for five years are eligible. Some immigrants qualify regardless of how long they've been in this country. Contact the Healthplanfinder for eligibility requirements. Immigrants who entered the U.S. without proper documentation are not eligible for health care coverage.

### **9** Who must buy insurance?

Uninsured and non-Medicaid-eligible U.S. citizens and legal residents under the age of 65 must buy health insurance to comply with ACA's “individual mandate,” or face a tax penalty.

### **10** What is the position of the Catholic Church on universal health care?

The Catholic Church has a longstanding position that health care is a basic human right, based on the belief in the dignity of each human person. The Church has consistently supported comprehensive health care reform that leads to health care for all, including the weakest and most vulnerable. Pope Benedict XVI reminded us: *“It is necessary to work with greater commitment at all levels so that the right to health is rendered effective, favoring access to primary health care.”*

### **11** Is there abortion coverage under the ACA?

No federal funds can be used for abortion or abortion services, except in cases of rape or incest, or if the life of the woman is endangered. However, health plans may choose to cover abortions and still receive federal funds. If abortion coverage is included in the plan, some of each enrollee's premium payments will be placed into a separate account to ensure no federal dollars are used.

### **12** In the ACA did Congress create a rule mandating contraception/sterilization coverage in most health plans?

No, Congress approved a general requirement that health plans cover “preventive services,” including preventive services for women. However, Congress directed the Department of Health and Human Services (HHS) to create a detailed list of “preventive services.” HHS then mandat-

ed under “preventive services” the inclusion of female sterilizations and all FDA-approved contraceptives, including abortifacients (drugs that can cause an early abortion). All health plans must provide coverage for these products and services at no cost, including no deductibles and no co-payments.

### **13** What is the Catholic Bishops' position on the HHS mandate?

In implementing the ACA, HHS mandated coverage of contraceptives, sterilizations and abortifacients, which the Church has long held as morally objectionable. Although the final rule exempts some church entities, (such as houses of worship and dioceses themselves) church affiliated social agencies, hospitals and colleges are not exempt. Instead, HHS granted an “accommodation” through which those services are still offered to employees by a different route. The bishops oppose the mandate and are pursuing legal and legislative remedies. A serious problem with the “accommodation,” for instance, is that it effectively separates churches from the social services and educational institutions they sponsor as essential aspects of their mission as churches. Across the country, many nonprofit and for-profit businesses have filed lawsuits against the mandate based on the exercise of religious freedom. Some, though not all, have won in the courts, but it is anticipated that the issue eventually will be decided by the Supreme Court.

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