

Day outlines new healthcare bill for Rotarians

Teresa and Scott Day, owners of Day Insurance Solutions, Topeka, were the guest speakers when the Valley Falls Rotary Club met April 15.

Scott Day is state treasurer of the Kansas Association of Health Underwriters. Teresa Day manages the Medicare programs for the business.

He spoke about the recently passed "Health Care and Education Affordability Reconciliation Act of 2010."

Introduced as an "expert," Scott said he accepts that title and is well informed on the bill just passed by Congress. He provided a four-page outline of the health insurance reforms that will impact private insurance coverage.

He said 21 of the changes will not take place until 2014, with one beginning in 2018. Three changes will occur in 2013, two in 2011. The rest will begin this year, seven as early as six months, some perhaps sooner.

In six months, private insurance premiums are likely raise 3 to 5 percent, he thought. Guaranteed issue policies for children will take effect in six months whereby insurance companies cannot deny coverage for pre-existing conditions for children. Also, in six months, preventive medicine issues must be covered 100 percent in all insurance plans. Each of these issues raises premiums, Day said.

These other issues will go into effect starting about six months from now: Emergency services will be covered; the new bill prohibits annual and lifetime limits on coverage; and group plans cannot discriminate against highly-compensated employees.

Soon a 10 percent tax on people getting tans will be inacted, he said. This will affect indoor tanning salons. Pharmaceutical tax will increase from \$2.3 billion to \$4.8 billion over the next 10 years, starting this year, he added.

Next year, the medical device tax included in the bill, will increase the tax of these devices amounting to \$2 billion and increases to \$3 billion in 2017.

Day indicated that "using insurance raises premiums" and with the easier-to-use health bill he believes "health saving accounts will be bigger in the system."

He outlined the changes on all of the 40 different possible insurance market reforms and provided print-outs.

President Daryl Sales presided at the meeting and announced that the first-grade class of the Valley Falls Elementary School received the Rotary sponsored "I Like Me" books. Gordon Lowry has been in charge of this project.

Gary Coleman showed the new trash pickup vests that are the traditional orange with luminescent stripes to reflect light that makes it easier for workers to be seen. April 29 is the scheduled evening to pick up trash along Highway 4.

— by Frank Shrimplin, publicity chairman