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Tuesday, March 30, 2010

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## Prescriptions

Making Sense of the Health Care Debate



March 29, 2010, 5:27 pm

### Learning More About the New Law

By [DAVID M. HERSZENHORN](#)

Now that Congress has adopted the big health care legislation, a lot of people are looking for more information about the bill in hopes of figuring out what it means for them, or how their members of Congress voted.

We'll be addressing [many of the issues confronting consumers in Tuesday's Science Times](#). For more information on the political and social implications, start with the Prescriptions blog itself. There's a handy "search this blog" feature at the top right of our main page.

Looking back through our archives, for instance, you can find [a primer on health insurance exchanges](#). (For an example of what an exchange might look like, [check out the Massachusetts version](#).)

The New York Times Politics page lets you see [how individual representatives voted on the main health care bill](#) or [how they voted on the budget reconciliation bill containing the final revisions](#).

There is also detailed information on [the Senate's roll call vote on the reconciliation measure](#) and on [the vote on the original Senate bill on Dec. 24](#).

Elsewhere on the Web, the office of House Speaker Nancy Pelosi has posted [an overview of the legislation](#). Keep in mind that this is material pulled together by the bill's main champion in Congress, so it presents the legislation in a positive light. And as Robert Pear reported in today's Times, there are already disputes about [how to interpret specific provisions in the legislation](#).

Still, the speaker's site provides some helpful documents, including [a timeline for implementation of various provisions in the legislation \(pdf\)](#) as well as [a list of provisions that are supposed to provide immediate benefits \(pdf\)](#) within the next several months.

There are also documents aimed at highlighting portions of the bill of particular interest to different groups, including [seniors \(pdf\)](#), [young Americans \(pdf\)](#) and [small business owners \(pdf\)](#).

For a look at what Republicans were proposing on health, including comments by leading House Republicans on what they view as the way forward, visit <http://www.gop.gov/solutions/healthcare>.

The Senate Democratic Policy Committee also has [a site bulging with information](#), including [section-by-section analyses of the main bill \(pdf\)](#) and [the final budget reconciliation bill \(pdf\)](#).

The White House also offers [a health care policy section](#) on its site, including a selection called “[What will health reform mean for you?](#)”

For a rich trove of information about both the health care legislation and health care in America, [check out the Kaiser Family Foundation Web site](#). Particularly helpful is [Kaiser’s compendium of state-by-state data](#).

All sorts of health care news and information can also be found on [The Health Care Blog](#), which is focused largely on policy and the marketplace.

The new legislation will broadly expand Medicaid, the federal-state insurance program for low-income Americans, and will sustain C.H.I.P., the Children’s Health Insurance Program, even after new insurance exchanges are up and running. A great clearinghouse of information about health care issues for children and families, especially for those eligible for Medicaid and/or C.H.I.P., is the [Center for Children and Families at Georgetown University](#) in Washington.

The Congressional Budget Office, which provides nonpartisan cost analyses for Congress, has [a health care page](#) where all of the various reports and cost projections on the health care legislation can be found.

The Cato Institute provides [analysis of health care issues from a right-leaning perspective](#), while the [Center on Budget and Policy Priorities](#) provides analysis from a left-leaning perspective.

American’s Health Insurance Plans, a main lobbying group for private insurance companies, offers [its perspective in blog format](#), including skepticism about the legislation’s ability to control health care inflation and slow the rise in health insurance premiums.

Going forward, a lot of the effort to put the new legislation in action will take place at the federal [Department of Health and Human Services](#).

Do you know of another helpful resource that wasn’t included here? Post your comment or question below.

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[1.](#)  
 Technic Ally  
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 6:20 pm

I've already got my health care in Canada, but thanks.  
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 California  
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 9:09 am

Now that we've voted we'll see what it says. Too bad Lewis Carroll isn't around anymore. He'd have had a field day with that.  
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### [Learning More About the New Law](#)

Online resources for more information about the health care legislation.

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### [The New Landscape of Health Care](#)

What does the new health care bill mean for you? Tuesday's Science Times special section helps you sort it out.

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### [The Health Overhaul and the Constitution](#)

Experts debate the constitutional questions raised by state officials.

March 28

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### [An Overhaul Passes, the Vitriol Lives On](#)

Trying to understand what the health care debate means for families, for the economy, for Barack Obama and his presidency, and for the future of civil democracy.

March 26

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### [Send Us Your Videos: What Do You Want to Know?](#)

Will you be paying more for the same coverage? Will you be getting health care for the first time? Do you have a question about how the new health care bill is going to affect you? The New York Times is now accepting your questions via video.

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## CHECK POINT

### Where Things Stand Now

**House** | House passes the Senate bill, 219-212, and the reconciliation bill, 220-211, on March 21. Passed the final reconciliation bill on March 25.

**White House** | President Obama signs the original Senate bill on March 23. Plans to sign reconciliation bill on March 30.

**Senate** | Senate passed reconciliation bill on March 25.

**Graphics:** [How the Health Care Overhaul Could Affect You](#) | [Health Reform History](#) | [Comparing the Plans](#)

**Full Text of the Bills:** [House Bill](#) | [Senate Bill](#) | [Senate Manager's Amendment](#) | [White House Proposal](#) | [The Reconciliation Bill](#)

### The Times: The Health Care Debate

#### [Overhaul Will Lower the Costs of Being a Woman](#)

By DENISE GRADY

Until now, it has been legal in most states for insurance companies to engage in “gender rating,” that is, charging women more than men for the same coverage.

#### [A New Chance to Strengthen an Eroding Bond](#)

By PAULINE W. CHEN, M.D.

The new law may help correct cost and insurance limitations that often become a discomforting third party in interactions between patients and their doctors.

#### [Options Expand for Affordable Long-Term Care](#)

By PAULA SPAN

...nytimes.com/.../learning-more-about...

Little noticed in the new health law is an insurance plan that will help people with long-term health problems.

### [In All Those Pages, a Surprise or Two](#)

By MICHELLE ANDREWS

Among the many provisions in the law are an excise tax on indoor tanning and money for abstinence programs.

### [Mental Health Experts Applaud Focus on Parity](#)

By SARAH KERSHAW

The law makes it possible for millions to get the same coverage for illnesses like major depression or schizophrenia as they would for diabetes or cancer.

## Featured Posts

The Legislation

### [The Public Option](#)



The public may have more appetite for the public option than many in Congress do.

- [Comparing Health Plans](#)
- [Would Tort Reform Lower Costs?](#)
- [The Abortion Question](#)
- [The Problem With Prevention](#)

Co-ops and Exchanges

### [Explaining the Exchange](#)



Understanding the principle, and the politics, of the “insurance exchange.”

- [The Fine Print](#)
- [What’s a Health Insurance Co-op?](#)

- [Who Will Care for the Newly Insured?](#)

#### Health Care Abroad

##### [Taiwan](#)

Taiwan implemented a Canadian-style single-payer system in less than a year.

- [Germany](#)
- [Switzerland](#)
- [France](#)
- [Japan](#)
- [Canada](#)

#### Paying for Care

##### [Insured, but Bankrupted Anyway](#)

Medical bills are a major cause of personal bankruptcies in the United States, and proposed legislation isn't likely to change that.

- [For Many Consumers, Few Insurance Choices](#)
- [Pre-existing Conditions and Risk Pools](#)
- [How Much Should Older Americans Pay?](#)

#### Times Topics

##### [Tracking the Overhaul](#)

The latest news, developments, resources and multimedia on efforts to revamp the health care system.

#### Glossary

##### [Yes, I Speak Health Care](#)

Capitation? Mandate? Here's a handy guide to the terms popping up in the debate.



## Frequently Asked Questions

< 1 of 10 >

**Q** What is a health insurance co-op?

**A** A health insurance cooperative, as envisioned by some members of Congress, would provide insurance and care, and be controlled by its members -- the people it insures. Co-ops would compete with private health insurers for subscribers and would need to have enough members to negotiate competitive prices with doctors and hospitals.

[FULL ANSWER »](#)

✉ Have questions? Send them to [health\\_feedback@nytimes.com](mailto:health_feedback@nytimes.com)

## Comparing the Proposals in Congress

### Individual Mandates

< 1 of 11 >

The proposals would require most individuals to have health insurance and impose financial penalties on those who do not meet the requirement. The plans would offer exemptions to people considered unable to afford it.

[VIEW FULL COMPARISON »](#)

## On the Blogs

- [Caucus](#)
- [Debate](#)
- [Economix](#)
- [Boss](#)
- [New Old Age](#)

### [Obama Defends Health Care Law](#)

In an interview for NBC's "Today" program, President Obama says that he sees the new health care law as "centrist," not a government takeover.

### [Sunday Breakfast Menu, March 28](#)

Health care holds its Sunday reign.

### [Pelosi Signs Reconciliation Bill](#)

Speaker Nancy Pelosi signed the reconciliation bill on health care revisions, and sent it to the White House for President Obama to sign.

### [Frum Forced Out at Conservative Institute](#)

A conservative writer, who criticized Republicans' for their strategy on health care legislation, loses his longtime fellowship at the American Enterprise Institute.

### [Cantor Accuses Democrats of Exploiting Threats](#)

Representative Eric Cantor, the No. 2 Republican in the House, complained that Democrats' efforts to publicize the incidents further exacerbated tensions.

### [Is the Health Care Law Unconstitutional?](#)

How likely are the courts to strike down any part of the health legislation?

### [A Historic Moment for Health Care?](#)

Will the health bill fundamentally alter the American social safety net?

### [Will It Pass? The Odds on Health Care](#)

What are the chances that a national health care overhaul will be approved this weekend?

### [Can Obama Bypass Republicans on Health?](#)

The political risks of pushing through health care legislation without the G.O.P.

### [Did Obama Move Health Care Forward?](#)

Will the president's words affect the political stalemate?

### [Out-of-Pocket Health Care Spending](#)

Americans spent \$138.5 billion in out-of-pocket health care expenses in 2008, with prescription drugs taking up the largest share of spending.

### [Pragmatic Libertarians](#)

If the energized libertarian movement wants to govern and not just complain, it will need to become more pragmatic than pure, and produce a plan, an economist writes.

### [To Control Health Care Costs, Trace the Spending](#)

The government can keep track of waste in the American health care system by keeping better track on how doctors choose to treat their patients, an economist writes.

### [From Arms to Entitlements](#)

Health and Social Security spending went up. Military spending went down. Only one of those two trends will continue.

### [Health Care Reform and the 'Doc Fix'](#)

For health-care reform to cut the deficit, it doesn't need to undo the "doc fix" -- the continued easing of Congressional curbs on Medicare payments to doctors. It just needs to improve upon the status quo.

### [Send Us Your Small-Business Health Reform Questions](#)

Wondering how the new law will affect your business? We'll try to sort it out for you.

### [Why Health Care Reform Won't Put Greg EP Out of Business](#)

Responding to a small-business owner's fears of what health care reform will mean.

### [Former Small-Business Owner in Congress to Back Health Care Bill](#)

The Colorado holdout, Betsy Markey, comes back into the fold, citing benefits for small businesses.

### [The Chamber Polls for Opposition on Health Care](#)

The U.S. Chamber of Commerce has more than money in its quiver.

### [What Obama's New Health Care Plan Means for Small Businesses](#)

What's unclear at the moment is whether this proposal reflects the views of Democratic leaders in Congress - that is, whether this is a bill the White House hopes can pass, or thinks can pass.

### [Home for Thanksgiving, and Managing Meds](#)

A new brochure helps family members home for holiday visits talk to their parents about their multiple medications.

### [Easing Tensions in the Nursing Home](#)

Conflicts between family members and nursing home staff may be familiar, but they are not inevitable, researchers say.

### [The Nursing Home as Battle Zone](#)

Are conflicts with nursing home staff inevitable?

### [In Health Debate, the Oldest Voices Are Also the Faintest](#)

The elderly are concerned about proposed changes to the health care system. But what of those patients who are most exposed to it?

### [When the Hospital Says 'So Long'](#)

Tips on handling hospital discharges.

## Multimedia

### [Comparing the House and the Senate Health Care Proposals](#)



A look at how the proposals compare on some key issues.

### [A History of Health Care Reform](#)



For almost a century, presidents and members of Congress have tried and failed to provide universal health benefits to Americans.

### [Impact of Health Care Measures](#)



New new health care measures will affect certain types of households.

### [Uncovered: Coping With, and Without, Insurance](#)



Covered by an inadequate plan, denied insurance or voluntarily without insurance – six men and women share their experiences.

## Recommended Reads

FiveThirtyEight

### [Politics Done Right: On the Appeal of Repeal](#)

...nytimes.com/.../learning-more-about...

The Washington Post

[Sen. Judd Gregg leads GOP effort today to derail health](#)

Center for Responsive Politics

[Dems Take Heat from All Sides As They Strive to Maintain Status Quo on Abortion](#)

article.nationalreview.com

[A Referendum on Repeal](#)

The Wall Street Journal

[How Does It Cost \\$940 Billion-and Cut Deficit?](#)

Talking Points Memo

[Reid: I'll Try Again For A Public Option This Year](#)

U.S. News & World Report

[The Senate Republicans' Coming Healthcare Reform Problem - Robert Schlesinger \(usnews.com\)](#)

Health Affairs

[The Health Care Reform Reconciliation Bill](#)

## Health Care Navigator

A list of topical resources selected by researchers and editors of The New York Times.

### Draft Legislation

- [Senate Bill: Affordable Health Choices Act](#) – Committee on Health, Education, Labor, and Pensions
- [Senate HELP Committee Press Release on the Affordable Health Choices Act](#) – Senate HELP Committee
- [Preliminary Analysis of the Provisions of Title I of the Bill](#) – Congressional Budget Office (CBO) and the staff of the Joint Committee on Taxation (JCT)
- [House Bill: America's Affordable Health Choices Act](#) – Committee on Education and Labor
- [Summary of House Bill](#) – Committee on Education and Labor

### General Information

- [Health Funds Allocated by the American Recovery and Reinvestment Act](#) – U.S. Dept of Health and Human Services
- [Budget \(FY 2010\) of the Dept of Health and Human Services](#) – Office of Management and Budget
- [Fact Sheet: U.S. Health Care Spending](#) – Centers for Medicare & Medicaid Services
- [U.S. Health Care Spending Highlights](#) – Centers for Medicare & Medicaid Services

- [National Health Expenditures, 1960-2007](#) – Centers for Medicare & Medicaid Services

#### Advocacy Groups

- [The Stimulus Bill: What Does It Do for Health Care?](#) – FamiliesUSA
- [Health Care Quality](#) – National Coalition on Health Care
- [The Pillars of Health Care Reform](#) – Conservatives for Patients' Rights
- [Four Common Sense Reform Principles](#) – Better Health Care Together
- [Health Care Reform Proposals](#) – America's Health Insurance Plans
- [The Fallacy of Health Care Reform as Economic Stimulus](#) – The Heritage Foundation, Jan 16, 2009
- [Wrong on Health Care](#) – Cato Institute (Michael Tanner), Feb 26, 2009
- [Three Roadblocks on the Road to Health Reform](#) – American Enterprise Institute, Jan 8, 2009

#### Blogs

- [The Health Care Blog](#)
- [Health Affairs](#)
- [Health Care Policy and Marketplace Review](#)
- [Health Beat](#)

#### Video

- [Health Care Reform at Core of New Budget Plan](#) – The NewsHour with Jim Lehrer, Feb 26, 2009
- [National Health Policy Conference](#) – Academy Health, Feb 2, 2009
- [A Discussion about Healthcare with Ezekiel, Ari, and Rahm Emanuel](#) – Charlie Rose, June 16, 2008

#### Other Coverage

- [The Market Can Fix the Healthcare Problem](#) – U.S. News & World Report (Newt Gingrich), Jan 27, 2009
- [How Should Obama Reform Health Care?](#) – The New Yorker, Jan 26, 2009

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