



## Report Finds Baby Boomers to Gain Most From Health Care Reform

Benefits will help generation hit hard by unemployment, rising health-care costs

By Amanda Gardner

TUESDAY, Dec. 14 (HealthDay News) -- America's Baby Boomers may be poised to benefit the most from health-care reform, a new report shows.

Some of those gains will come right away, such as the elimination of restrictions on people with preexisting conditions, while others -- no more lifetime limits on health insurance and subsidized coverage through health insurance exchanges -- are slated for 2014, as more provisions of the Affordable Care Act are rolled out.

On Monday, a federal district judge in Virginia ruled that a key provision of the law, which mandates coverage for most Americans, was unconstitutional. Most analysts expect the case to eventually reach the U.S. Supreme Court.

The new report, from the Commonwealth Fund, is the sixth in a series examining how the new reform package, signed into law in March by President Barack Obama, will change health-care coverage in the United States.

"This report paints a picture of the Baby Boomer generation whose health and financial security are in jeopardy because of rising health-care costs and declining coverage," Cathy Schoen, senior vice president at Commonwealth Fund, said during a Monday news conference. "The good news is that the Affordable Care Act is already making a difference and things will continue to improve. We will enter a new era in health care with an end to turning people down for health insurance because of age and health."

But **Devon Herrick**, a senior fellow with the **National Center for Policy Analysis**, is worried that these forthcoming changes could skew the system for the worse.

"The age cohort with the highest medical costs -- and, incidentally, more money -- are the ones that stand to get subsidies," he said. "The other half they're getting the subsidies from are those paying taxes or 22-year-olds. My fear is that those who are young and healthy will [decide to] pay the penalty because they can always sign up when they're sick. If no one signs up except those that are sick, the cost could go up."

Some 57 million men and women in the United States are aged 50 to 64. "About 8.6 million are uninsured, [and] nearly 10 million older adults have such high out-of-pocket costs relating to health they are underinsured," said Commonwealth Fund Vice President Sara Collins, a co-author of the report.

This group of adults, two-thirds of whom have one or more chronic health problems and more difficulty accessing care, also has record unemployment, and many reported having difficulty finding affordable health insurance, she added.

Many Boomers are racking up medical debt and 75 percent are foregoing needed medical care, while nearly half are skimping on preventive care. More than half of the uninsured women in this age group, for example, had not had a mammogram in two years, according to the report.

The report predicts that 18.3 million men and women in this age group will gain some kind of benefit from the act, including 6.8 of 8.6 million uninsured gaining coverage and 1.4 million who already have health insurance picking up better benefits.

Among the bill's other potential benefits:

- More than 102 million people will no longer have a lifetime limit or "cap" on insurance coverage.
- The insured will have access to free mammograms, colorectal cancer tests and other screenings, along with preventive care, such as vaccines.
- Sick people will no longer have to pay more than their healthier counterparts.
- The temporary Early Retiree Health Benefits Reinsurance Program for Employers, which runs until 2014, helps employers provide benefits for employees who retire early.
- People living in the south and southwest, including Florida, New Mexico and Texas, which have the highest rates of uninsured Baby Boomers (sometimes more than one-fifth) stand to benefit the most.

The report's authors were optimistic about the bill's impact, even in the face of current challenges.

"It is moving forward," said Collins. "The Affordable Care Act is the law of the land. A lot of the pieces have gone into place already this year."