

HOPE Medical & Dental Clinic Founder Dr. Tony Torres, right, leads a Cleburne town hall on the Patient Protection and Affordable Care Act. Also pictured is Steve Love, president of the Dallas/Fort Worth Hospital Council.

A Thursday town hall on the Patient Protection and Affordable Care Act, also known as Obamacare, appears to have raised more questions than answers.

About 200 attended the town hall held at the Cleburne Conference Center and hosted by Dr. Tony Torres, founder of the HOPE Medical & Dental Clinic.

Although several expressed displeasure with the law, the proceedings remained at least somewhat non-political. The main factor imparted by the town hall appears to be the amount of confusion and questions among both the audience and the presenters.

It's not that the panel convened lacks in expertise so much as the fact that so many of the effects of Obamacare remain "fluid," as Torres put it, and unknown.

"The act is complex, convoluted and fluid and it's going to take a lot of time," Torres said. "At this point, all we're trying to do is disseminate information."

Torres opened asking for a show of hands to determine how many attendees hail from Cleburne, Johnson County and out of the county.

"You'll notice I did not ask how many of you are Republican, Democrat or Independent," Torres said to laughs from the audience. "Because tonight all we want to do is discuss the facts as we know them."

Johnson County Judge Roger Harmon, who oversees the county's indigent care programs, joined Torres on the panel. Additional panelists included Steve Love, president of the Dallas/Fort Worth Hospital Council; Frank Scholz, a health insurance expert with 40-plus years experience; and Dr. Steve Johnson, medical director of HOPE Clinic.

Given the law's complexity and the amount of information and misinformation surrounding it, Torres said he wanted to present a panel of experts from different areas of the health care field to discuss the information presently known about Obamacare.

Passed by Congress in 2010, Obamacare includes several laws affecting health care, Torres said. The laws, some of which are already in effect, will institute in stages through 2020. Several components such as the employer mandate, requiring employers to offer health insurance, and caps on insurance costs have been pushed forward.

One important component remains in place, Torres said. Oct. 1 marks the start of the sign-up period for the federal health care registry, a period that runs through March 31.

Since Obamacare's passage, the House has 38 times attempted to retract or nullify it with no success, Torres said. The Supreme Court, by a 5-4 margin, ruled much of the law constitutional last summer.

The Court, however, ruled that states cannot be forced to participate in Obamacare's Medicaid expansion provision under the penalty of losing their current Medicaid funding.

Texas is among the several states that opted out of the expansion. All the same, affected residents are still required to register through the federal registry beginning Oct. 1.

Registration is required by those not already insured and is not available to illegal immigrants, Torres said. Exemptions also apply for religious reasons, Native Americans and incarcerated citizens.

Those failing to register and sign on for health care face penalties ranging from \$95 the first year, increasing to \$695 annually beginning in 2016 and beyond.

About 28 percent of Texans remain uninsured, Torres said, as do about 37 million Americans. The Congressional Budget Office, Torres said, predicts that about 30 million will remain uninsured — that is, will pay the fine instead of obtaining insurance — after 2014. That number is expected to decrease as the annual fine amount increases.

Sign up will be done via Internet or an 800 number and several health care insurance options will be offered.

The frustrating part being that, although registration begins in less than two months, the cost of the insurance policies have yet to be worked out/announced.

“Sadly no,” Scholz said when asked about the cost of policies. “The policy prices have to be approved by the federal government but also the state board of insurance. Those costs and caps will be known by or after Oct. 1, in theory at least.”

Subsidies will be available to those otherwise unable to afford health insurance as will tax credits, in certain cases, for businesses providing insurance for their employees.

Navigators, people trained to help navigate residents through Obamacare requirements, will also be of help, Torres said. Unfortunately, Johnson County only has one navigator so far.

Love said, however, that a \$6 million grant to United Way of Tarrant County should help to attract and train more navigators.

Obamacare’s impact on hospitals remains a cumulative affect of unknowns at this point, Love said, referring to the myriad of laws affecting hospitals. Hospital officials are trying to best figure out how to comply with the laws while at the same time lobbying to change or repeal others. The threat of a decrease in new doctors entering the field going forward is troubling, he said.

“We’re trying to support what’s best for patients,” Love said. “We want people to be covered and have access to health care. The point is, coverage is great, but if we have no physicians, that’s a whole other problem.”

The impact on the insurance industry also remains to be determined, Scholz said.

Harmon said he does not believe Obamacare will have much affect on the county’s indigent care programs. He, Torres and others stressed that those programs coupled with the HOPE Clinic and other clinics throughout the state providing medical care to the uninsured and the generosity of Johnson County residents will remain in place to assist those with health care needs regardless of what happens with Obamacare.

Audience members asked questions about the costs of insurance, the impact on Medicare and Medicaid, the process of obtaining insurance and for general clarifications on the intricacies of the law. One audience member asked about the so-called death panels and said she feared seniors in need of expensive care will be denied treatment and written off because they are not worth the cost.

The law contains no provisions for death panels, panelists said. Another audience member said that although death panels are a myth, many will choose to believe gossip and rumors over facts. Panelists admitted, however, that should Obamacare prove financially unviable, additional cuts to coverage or treatments available could be curtailed.

Torres said he was pleased with the turnout.

“There’s a lot of questions out there and so much we don’t know yet,” Torres said. “But we felt that we needed to share the information that we do have to help people make informed decisions.”

One audience member, after the town hall concluded, asked Torres to consider holding another one in Burleson. Torres said he realizes the need for information is great, but added that he is not sure whether he will host future town halls or not.

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