

This Week in Health Care Reform: July 23, 2010

While President Obama and Administration officials focused on financial reform this week, Republican leaders echoed their campaign message of “repeal and replace” and a need for more balance in Washington. Senate Democrats pushed through an extension of unemployment benefits on Wednesday making way for the President’s signature late Thursday.

As opportunities arise during implementation of the health care reform legislation, we encourage you and others to engage members of Congress by visiting the [Health Action Network](#).

Health Care Reform

New Provision Makes It Easier to Appeal Denial of Claims: In an [effort](#) to bolster political support for the health care reform law, Administration officials issued new rules on Thursday that will make it easier for patients to appeal the denials of health insurance claims. The [regulations](#) take effect starting September 23 and guarantee consumers the right to appeal denials, directly to their insurers and if necessary, to external review boards.

Senate Passes Unemployment Benefits Extension: After more than six [weeks](#) of debate, Senate lawmakers voted 59-39 on Wednesday evening to retroactively restore unemployment benefits to more than 2.5 million Americans who have been out of work for at least six months. The [legislation](#) was stalled over how to pay for the measure. Senate Republicans pushed for using stimulus money, while Democrats considered the funding as emergency spending. Democrats dropped a provision of the bill that extended subsidies that pay up to 65 percent of COBRA health insurance premiums. The \$34 billion [benefits](#) extension was pushed by the House of Representatives Thursday morning and quickly sent to the White House for President Obama’s signature. The [extension](#) provides benefits through November.

High Risk Pool Implementation Hits Snag: Federal officials attempting to implement high risk insurance pools have [encountered](#) challenges in five [states](#) – Vermont, Maine, New York, New Jersey and Massachusetts. These states have “guaranteed issue” market rules for individual market health insurance, which means that individual subscribers cannot be turned away because of a [pre-existing](#) medical condition. Administration officials have had to work with these states to develop a way to include them in the Pre-existing Condition [Insurance] Plan in a manner that meets the mission of the program. While the program may not work perfectly in guaranteed issue states, those states by no means want to miss out on the opportunity to draw down federal dollars to make the guaranteed issue market more affordable.

Public Opinion

American Pessimism Over Health Care Highest Ever: According to the latest [Rasmussen report](#), 61 percent of Americans believe that health care costs will increase under the new health care reform law. In addition, 54 percent of voters favor repeal of the law, while the same percentage feel the legislation will be bad for the country.

President Obama Approval Rating Lowest Ever: In a recently released [Quinnipiac University poll](#), 44 percent of Americans disapprove of the job President Obama is doing as president. The same [poll](#) shows that 43 percent of registered voters favor Republicans while 38 percent favor Democrats.

Looking Ahead

With one week of legislative business before the August recess, lawmakers are turning their focus to the campaign trail and strengthening the messages that voters will be judging them on ahead of the midterm elections in November.