

Target Keyword: Healthcare reform rules and timelines

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The Health Care Reform, also commonly known as ObamaCare, was signed into law on March 23, 2010. The law, officially known as the Affordable Health Care for America Act (ACA) or Patient Protection and Affordable Care ACT (PPACA), is meant to improve access to quality healthcare for all Americans and reduce the growth in healthcare spending.

The Importance of ObamaCare Reforms to Health Insurance Providers

Efforts to reform healthcare have been going on for decades. However, the reforms have made major strides under President Obama's tenure. There are many reasons why the Obama Administration wants to reform healthcare. Some reasons include:

- More than 44 million Americans do not have health insurance mainly because of the high cost of plans. The Healthcare reform is meant to ensure all Americans access quality healthcare.
- Taxpayers are paying for private Medicare Advantage that is funded by the Government. Taxpayers were supposed to save with the plans going on the private market. The Healthcare reforms are meant to reign in this wasteful spending.
- Insurance companies have no limits on how much they can raise your premiums. The reforms will protect you from unjustified rate hikes.
- Some fulltime employees in America do not enjoy health benefits. The reforms ensure that by 2015, employers will be mandated to offer health benefits to full time workers. Small firms are, however, exempted from the mandate.

HealthCare Reform Timelines

Most of the taxes, reforms and protections in the Healthcare reforms have already been enacted. Some of the biggest changes will be rolled out in 2014. Below is an overview of the changes coming up from 2014 to 2020.

2014 Reforms

- Americans can no longer be denied coverage for having pre-existing conditions
- Small Business Employers can shop and compare employee coverage on the health insurance exchange
- Insurance companies will pay taxes based on their market share
- Medical devices will be taxed

- Those struggling to pay for insurance will be eligible for tax breaks and credits.
- It will be possible to purchase insurance on health insurance exchange/marketplace.
- Pharmaceutical companies will pay a new tax.
- Insurance for Congress will have to be shopped from the health insurance exchange.
- Removal of annual dollar limits on coverage.
- All new plans sold should include Ten Essential Health Benefits.

2015 Reforms

- Doctors' income will be based on quality of care instead of quantity of care.
- Employers that have more than 50 permanent employees will be required to offer health insurance.

2017 Reforms

- Pre-existing conditions will not be considered, even for high-risk customers.
- States can allow businesses with more than 100 employees to shop for insurance in the insurance marketplace.
- States can come up with their own plans as long as they meet the standards of the Healthcare reforms.

2018 Reforms

- Individuals purchasing higher quality coverage and employers purchasing the coverage for their employees will be liable for paying the "Cadillac" tax.
- All healthcare plans must offer preventive coverage.

2020 Reforms

- Medicaid Gap is fully eliminated.

The Healthcare Reform Bill contains every protection, tax and benefit proposed in the reforms.



Target Keyword: Reduce No Shows at Your Medical Practice
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Patient no-shows can be detrimental to your service provision and the financial standing of your practice. When patients fail to keep their appointments, you don't get to do the job that you love and they don't get the help they need. No-shows can reduce your earnings in a major way. For example, if you charge an hourly rate of \$35 and 10 patients miss their appointments in a week, this equates to \$350 per week. In a year, you will have lost \$16,800. So, how do you reduce patient no-shows? Here are four tips that will help you:

Send reminders frequently

Many times, appointments are scheduled weeks or months in advance and it is no wonder patients may forget about them. To eliminate no-shows, send the patient multiple reminders. For example, you can configure email reminders or automated phone calls to the patient. A few days before the appointment, follow up with a personal call or a text reminder. Texting or following up with a personal call shows the patient that you care about them and increases the possibility of your appointment being honored.

Send fair warnings

While you want to be in good terms with your patients, you have to remind them that you are running a business. When a patient misses an appointment for the first time, you can remind them that they may have to pay some fee next time they don't show up. A fair warning can make the patient committed to honoring the appointment.

Make sure patients know that any time they miss an appointment, they disrupt your workflow and increase your costs, and that they may be liable to pay for the increased costs.

Ask for a deposit

If you are not comfortable with giving a fair warning to your patients, ask them to provide a deposit for their next appointment. Your practice suffers economic losses when patients do not show up. You can have patients pay a certain percentage of their appointment charges to make them committed to showing up. The deposit will act as some sort of insurance in case the patients do not show up for their appointments.

Follow up with missing patients

If you are a surgeon or a specialist and are treating patients in another state or country, you want to know that the healing and recovery process is moving along as planned. Have your staff call and check up with the patients or their caregivers and note the progress in a chart. Some patients will assume that they are completely healed and will therefore ignore subsequent appointments. While you are not paid to follow up on your patients, doing so can ensure all your appointments are honored.

While you want your patients to honor their appointments, you should also respect their time. Make a point of seeing your patients within 15 minutes of their appointment. Patients will be more willing to honor appointment when they know you will see them quickly.