



The ACA and Housing: An Overview

Presented by
Christine Campbell,
VP – National Advocacy and Organizing

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***National Low Income Housing Coalition Conference
Imagine***

About Housing Works

- **Our Mission:** Housing Works is a healing community of people living with and affected by HIV/AIDS. Our mission is to end the dual crises of homelessness and AIDS through relentless advocacy, the provision of lifesaving services, and entrepreneurial businesses that sustain our efforts.
- Housing Works is the nation's largest grassroots AIDS organization, as well as the largest minority-controlled AIDS organization
- Direct social services include housing, health care, job training, case management and other support services
- A social enterprise pioneer with 12 Thrift Shops located throughout New York that promote the mission and provide critical funding

The Affordable Care Act

**Signed into law – March 23, 2010; Individual Mandate Deemed Constitutional
January 28, 2012**

Goal of Improving quality while lowering health care costs through

- Free preventative care
- Prescriptions for Seniors
- Healthcare Fraud Protection
- Small Business Tax Credits

New Consumer Protections

- Pre existing Conditions Coverage
- Consumer Assistance
 - **Being a woman is no longer a pre-existing condition**
 - **Can stay on parents plan to age 26**
 - **Strengthening Medicare**

Reference: www.healthcare.gov

The Affordable Care Act

Access to Healthcare

- Health Insurance Marketplaces
 - 17 States including DC are running their own marketplaces
 - 19 States have HHS run marketplaces
 - 15 states are working with HHS to run their marketplace
- **Medicaid Expansion**
 - 27 States including DC have expanded Medicaid
 - 5 States are in an open debate (IN, MO, PA, UT, VA)
 - 19 states are not moving forward (AL, FL, ID, LA, MS, NB, SC, TN, AK, GA, KS, ME, MN, NC, SD, TX, WY, WI, OK)

The ACA had intended for Medicaid to cover individuals and families with incomes up to 133% of the federal poverty level by expanding Medicaid eligibility and simplifying the CHIP enrollment process. Low-income individuals and families above 100% and up to 400% of the federal poverty level will receive federal subsidies on a sliding scale if they choose to purchase insurance via an exchange.

New Opportunities for Housing Providers

- **Healthcare reform provides new funding and partnership opportunities**
 - Expand service options connected to housing
 - Offset service costs through increased funding to better redirect housing dollars
 - Further demonstrate that housing is effective at increasing health outcomes by reducing costs
 - Further demonstrate that housing interventions work for harder to serve and more costly individual

- **Funders want demonstrated outcomes; policy makes are focused on connection between housing and health**
 - Health outcomes
 - Efficiency
 - Reduction in costs

- **Connecting housing with healthcare improves health outcomes**
 - Managed Care Organization (MCOs)
 - ACA Medicaid Homes
 - Federally Qualified Health Centers (FQHCs)
 - Accountable Care Organizations (ACOs)

Reference: www.collaborative-solutions.net

Christine Campbell
VP National Advocacy and Organizing
Housing Works

campbell@housingworks.org

202-408-0305