



## **600 Attend Forum on Affordable Care Act At Stockton College**

Hughes Center for Public Policy, School of Health Sciences Co-Sponsor

***For Immediate Release; Photos and Caption on [Flickr](#)***

Tuesday, November 12, 2013

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**Galloway, NJ** – About 600 area residents and members of the Stockton College community turned out today for a forum on the Affordable Care Act, with a panel answering questions from the audience and counselors present to help with enrollment.

President Herman Saatkamp of The Richard Stockton College of New Jersey welcomed the audience and termed the Affordable Care Act (ACA) “the most important healthcare policy initiative since Medicare.”

Dr. Jaime Torres, Health and Human Services regional director for the New Jersey area, gave a 45-minute presentation outlining the problems the ACA was designed to solve and explaining its benefits.

He said in 2009, the United States was spending 16 percent of the Gross National Product on healthcare costs and 50 million Americans were uninsured.

Dr. Torres said the ACA, signed by President Obama in 2010 and ratified by the Supreme Court last year, will protect Americans from abuses by insurers and improve access and quality of healthcare.

Under the new law, Dr. Torres said, insurers cannot discriminate against those with pre-existing medical conditions, and young adults up to age 26 can stay on their parents’ healthcare insurance. He added that the new law strengthens Medicare, offering more

preventative care and fighting fraud. The act expands Medicaid for the low income, which benefits society, Torres said.

“We are all subsidizing the uninsured,” he said, because the costs of treating them are passed on.

The William J. Hughes Center for Public Policy and the School of Health Sciences co-sponsored the forum in the Campus Center Event Room.

Daniel J. Douglas, director of the Hughes Center, convened the forum and Interim Dean Bess Kathrins of the School of Health Sciences moderated the panel discussion and question-and-answer session.

In addition to Dr. Torres, the panel included State Sen. Jim Whelan, D-2nd, Steven Blumberg, senior vice president and executive director of AtlantiCare Health Solutions, and Justine Ceserano, New Jersey state director for Enroll America, a non-partisan nonprofit organization whose mission is to maximize the number of uninsured Americans who enroll in health coverage under the ACA.

Sen. Whelan said he thinks the ACA is starting to slow healthcare costs but “not quickly enough, yet.” He said, “The frightening thing we’re experiencing” in his district is a lot of full-time jobs becoming part-time, so employees lose healthcare coverage.

He said the U.S. has “the best doctors, but we do not have the best outcomes,” referring to higher life expectancy and lower infant mortality in other industrialized nations. He blamed the healthcare and insurance industry for driving up costs, while doctors are not making that much money.

AtlantiCare’s Blumberg said early intervention and the preventative care the ACA allows “saves dollars and future, more significant care.” He said AtlantiCare had seen a reduction in workforce medical costs by taking this approach.

Justine Ceserano, of Enroll America, said, “I am very impressed with the ACA’s impact on individuals.” She said 350,000 New Jerseyans will be eligible with the expansion of Medicaid and people with pre-existing medical conditions will be able to get coverage.

She added that young people are having a hard time finding jobs with benefits, so being able to stay on their parents’ insurance is important.

Written questions collected from the audience included:

1. What plans are available to someone with no income?

Sen. Whelan responded, “Medicaid is designed for people below the federal poverty level.”

2. How is requiring everyone to get health insurance not socialism?

Ceserano said, “We all pay for the uninsured,” and asserted that more people being able to get medical treatment “will lead to a more productive nation.” Sen. Whelan

added, “These are the kinds of arguments (about socialism) that were used against Social Security and child labor laws. We don’t do that anymore.”

3. Why not just pay the \$95 fine for not being insured if you are a student, rather than buy more expensive coverage?

Dr. Torres said that is one’s right, but it’s “short-sighted.” He said if you fall off your bike and are seriously injured, an average hospital stay could cost you \$30,000 if you don’t have coverage.

4. What is the bundling of care?

AtlantiCare’s Blumberg explained that it refers to contracting with a provider for treatment of a disease. Medicare would make a fixed payment and the healthcare organization would decide how best to use it in treating one’s condition. He said he expects to see more of this and for the providers to be assigned more risk.

5. Are Medicare Advantage plans being eliminated?

The answer was no, and those not changing plans were told they don’t have to do anything.

But for those who want to change plans or enroll for new healthcare coverage for 2014, the deadline is Dec. 7.

However, if someone has a “life-changing” event during the year, such as job loss, marriage or divorce, coverage plans can be changed, panelists confirmed.

Representatives of AtlantiCare were on hand to provide information about the ACA’s Marketplace and Exchanges and AtlantiCare counselors were available to help with enrollment.

Video of the forum can be found at [www.stockton.edu/ACAforum](http://www.stockton.edu/ACAforum)

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