

## **Association of Chinese Americans successfully holds seminar on the Affordable Care Act on June 24, 2013 at the Chinese Community Center**

After the Social Security Retirement seminar held on April 29, the Association of Chinese Americans successfully held a hot topic seminar on the Affordable Care Act at the Chinese Community Center on June 24 with about 70 people attended.

The seminar was supported by **AARP** Michigan and presented by **Mr. Andrew Farmer**, Associate State Director AARP Michigan from Lansing. The seminar was translated to Chinese by ACA Board member Shung H. (Sue) Sung.

The AARP Michigan Associate State Director of Community Engagement **Ms. Lisa Whitmore Davis** from Detroit, along with several staff and members, attended this seminar. All participants first enjoyed a simple and delicious dinner before the seminar, and were briefed by AARP's staff on its upcoming annual youth essay contest on "Why I love my Grandparent?" AARP especially invited children from Chinese families to participate in this event and spread Chinese culture to mainstream society. The deadline for essay submissions is August 1. (For details, call ACA at 248-585-9343 or log onto the AARP website <http://states.aarp.org/why-i-love-my-grandparents-essay-contest-open-to-michigan-students>.)

Andy Farmer compared the American health care system to an old house that requires significant repair work and in the meantime, so many people want to use this old house. Thus the "Affordable Care Act" is proposed to let more people use the old house. However up-to-date, many states still haven't passed the Medicaid expansion bill, including Michigan. This will lead to the Affordable Care Act in Michigan to be Federal case. More details will follow by the end of summer. Please watch more in the news. Since AARP endorses the Medicaid expansion, the discussion was more toward the benefits of the Affordable Care Act. Below is the summary of the presentation:

1. The insurance rate under the Affordable Care Act will vary among the States as well as individuals. For State, it depends on whether the Medicaid Expansion is approved and market insurance price is instituted. For individuals, it will depend on their taxable incomes, and no insurance fee may be required for low-income families.
2. The financial resource for the Affordable Care Act comes from the insurance fees, income taxes and business taxes from companies in healthcare or medical fields.
3. Under the Affordable Care Act, patients with pre-existing conditions will be accepted and cannot be denied under the law. The insurance fees of the Affordable Care Act will be used at least 80% on medical treatments.
4. Under the Affordable Care Act, the medical claims of Medicare are not limited in terms of amount and frequency. Within a decade, the donut hole of Part D will disappear. Within 10 years, the dimension of the donut hole will gradually decrease.
5. Under the Affordable Care Act, preventative health screenings & immunizations will be free of charge.
6. Under the Affordable Care Act, there will be more trained health care workers and professionals.
7. The Affordable Care Act will control the expenses of Medicare.
8. The Affordable Care Act will stop the abuse of health care expense.

Attendees asked a lot of questions. There are so many issues relating to the Affordable Care Act such as: insurance providers and types, selection of medical doctors and hospitals, medical services across the State, limitation of selected medical equipment providers, long term care, even the medical treatment advisory board. In view of all the foreseeable questions, the Association of Chinese Americans will provide more workshops to the community on the topics that impact their life such as health care. In the meantime, if you have any questions about the Affordable Care Act, please call the Association of Chinese Americans at 248-585-9343 or AARP at 1-888-687-2277.

AARP provided fifteen lucky attendees with free one-year AARP memberships at the end of the workshop.



Association of Chinese Americans Board Director Eric Chau (left) asking Andrew Farmer about financial funding of the Affordable Care Act.



ACA Board Directors and Staff with speaker Andrew Farmer (fifth from the right) and Lisa Whitmore Davis (the sixth from the right)