

2014: a happy new year for nation's ill and needy

Thomas C. Fox | Jan. 1, 2014 NCR Today

Millions of Americans will begin receiving health insurance coverage today under the Affordable Care Act. For the first time health insurance companies can no longer deny coverage to people with pre-existing conditions and cannot charge higher premiums to women than to men for the same coverage.

In most cases, insurers must provide a standard set of benefits prescribed by federal law and regulations. And they cannot set dollar limits on what they spend on "essential health benefits" for a policyholder.

Millions of Americans who have not been able to afford health insurance will now have it for the first time. Getting ill will not mean going bankrupt, at least nowhere near as often as in the past.

Obamacare is complex and is the best that could have been done with the health insurance company stranglehold on the nation. It is hardly ideal. But it is a major step forward toward more fair and inclusive health care.

For countless millions of Americans — and their stories will be told — 2014 will be a very Happy New Year.

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