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Myhealthcarefuture.org brings health care reform home

Coalition launches online tool for consumers seeking information about how health care reform may affect them personally.

ST. PAUL, Minn.--Today, a coalition of nonprofit Minnesota organizations launched MyHealthCareFuture.org, an interactive online tool designed to help Minnesotans understand how the Patient Protection and Affordable Care Act could affect them personally. The tool is being distributed by Children's Defense-Fund Minnesota, Citizens League, Minnesota Chamber of Commerce, MN Community Measurement, Minnesota Council of Health Plans and others. The tool was funded by the Minnesota Council of Health Plans (MCHP.)

"It seems like we've heard every story around health care reform except the most important one: How the law will affect people on an individual basis," said Marc Conklin, one of the tool's architects and small business owner from St. Paul. "That's what this tool is all about."

Depending on an individual's current health insurance situation, health care reform changes could range from minimal to significant. Some individuals may qualify for low cost or free health care coverage while others may see new benefits, lower deductibles and premiums increases of 50 percent or more.

Myhealthcarefuture.org serves as a guide and information tool (not an official premium calculator) for all Minnesotans looking to answer the question "how will health reform change my personal health insurance situation?" Based on state data, the tool uses public resources to help Minnesotans explore their personal health care futures.

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Information and estimates in the tool are based on public resources, including the report, "[The Impact of the ACA and Exchange on Minnesota](#)" (April 12, 2012) by Dr. Jonathan Gruber (MIT Dept. of Economics), Gorman Actuarial, LLC (Marlborough, Mass.), Bela Gorman, Don Gorman, and Jenn Smagula. The report was commissioned by the Minnesota Health Insurance Exchange Task Force. The February 2013 update to the report was also used, along with the Actuarial Value Calculator from the federal Center for Consumer Information & Insurance Oversight.

"While health care reform won't affect everybody, it has huge implications for low income Minnesotans as well as some higher income individuals and small businesses," said Elaine Cunningham, Children's Defense Fund-Minnesota. "Many more people qualify for coverage or help paying their premiums. This tool hopefully makes it easier for families to understand options they should consider."

Although health care reform is the law of the land, many aspects of the legislation are still in development on both federal and state levels. As a result, Myhealthcarefuture.org is designed to give consumers the best information available as to how and why insurance coverage could change in January 2014. The tool is not an exact, legally binding quote of future coverage or premiums. Estimates of premium decreases/increases are based on the state's most comprehensive analyses of the Patient Protection and Affordable Care Act, and how the federal legislation applies to Minnesota's unique health care environment.

"All the answers aren't yet available but thanks to the state's report and other public resources, we were able to take complex information and create an easy-to-understand tool to help individuals understand their health care future," said Eileen Smith, MCHP.

For more information visit myhealthcarefuture.org.