

Why does the Guadalupe Free Clinic still need donations in the age of Obamacare?

This is a question, which has been asked occasionally by donors to the Guadalupe Free Clinic. Some have the impression that Affordable Care Act (ACA), commonly known as Obamacare, was designed to provide health insurance to everybody. This is simply not the case!

ACA is an effort to provide some form of health insurance coverage to a large percentage of the medically uninsured population, currently set at more than 52 million nonelderly people by the Congressional Budget Office (CBO). It also sought to address the issues of pre-existing conditions and cost control in the delivery of healthcare. The CBO estimates, in their March 2015 baseline, that there will still be 27 million people through 2025 that will still be without access to health insurance even after the ACA implementation. The ACA is just a first step to providing coverage to more people. It is **not** a universal healthcare system; a single-payer system; or a Medicare-for-everybody system.

The ACA has been the subject of numerous legal challenges that have resulted in Executive branch mandates to alter the program in some respects. The program implementation is also suffering from cost control issues, coverage issues, and the unwillingness of many states to establish health care insurance exchanges. Many of the state-established exchanges that were founded, are in financial difficulty or have declared bankruptcy. Enrollment numbers in the exchanges continue to fall short of expectations, which increases the costs of insurance for all.

The government health insurance exchanges generally offer 4 levels of coverage ranging from 60% to 90% of the actual costs of care. Some have large deductibles. For the very poor, such as Guadalupe Free Clinic patients, these numbers are cost prohibitive, even with tax credits or government subsidies!

What are the free and charitable clinics seeing 'in the field'? The National Association of Free Clinics (NAFC) reports that 80% of clinics have seen no decrease in the demand for services since implementation of the ACA! This is the experience of the Guadalupe Free Clinic. We have seen a few patients move to Medicaid, but most simply cannot afford health insurance, with or without ACA. We still have patients waiting for appointments!

Free clinics continue to be an essential element of the healthcare safety net for the working poor and the uninsured.