

SURVEY REGARDING THE SENATE HEALTH CARE BILL

H.R. 1628 Better Care Reconciliation Act

N = 106

Survey Respondents: PANO Members vs. Non-PANO Members

PANO Members: **56% (59)**

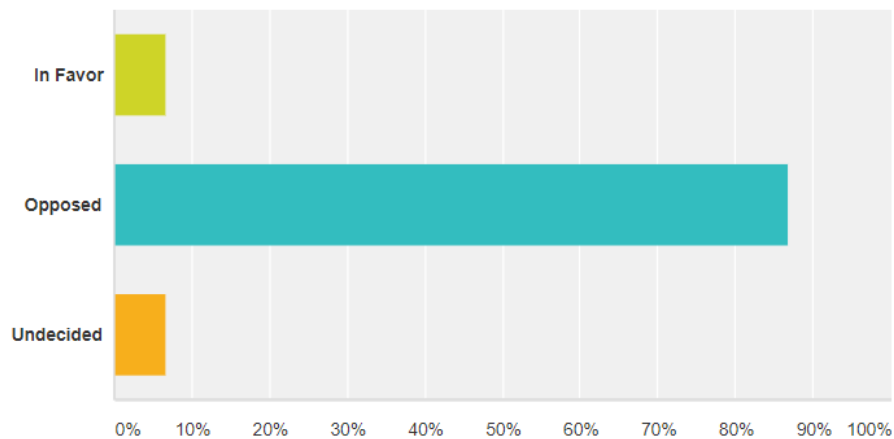
Non-PANO Members: **44% (46)**

Figure 1:

Survey Respondents Who Support, Oppose or Do Not Have a Position on H.R. 1628

Our position on the Senate's Health Care bill is:

Answered: 106 Skipped: 0



Answer Choices	Responses
In Favor	6.60% 7
Opposed	86.79% 92
Undecided	6.60% 7
Total	106

COMMENTS:

About Stated Position

- Strongly OPPOSED
- We need national health care now.
- It's unconscionable how it could even be considered.
- My company has not taken a position on this issue.

Bill Still in Process

- Still no bill has been finalized
- My understanding is that changes are being made now and then it will be sent to the CBO for another assessment.

Survey Not Balanced

- I'm a bit disappointed that your survey isn't more balanced. The country is \$20T - Trillion in debt.
- Sorry to say, but it seems to me that your 2 bullet points at the top of this survey are clearly intended to influence the results of the survey.

REASONS SURVEY RESPONDENTS GAVE FOR HOW THE BILL MAY IMPACT CLIENTS, EMPLOYEES AND ORGANIZATIONS

IMPACT ON CLIENTS

If this bill were to pass into law, how would it impact your clients?

N = 97

OPPOSED TO BILL

Groups of Vulnerable Clients Will be Negatively Impacted (29 Responses)

- **Seniors**
 - ✓ The vulnerable seniors we serve in our health care settings would not be able to pay for their care.
 - ✓ Elderly receiving Medicaid in order to afford nursing homes would be harmed.
 - ✓ Severely affect the elderly's ability to obtain and keep healthcare
 - ✓ Some seniors rely on Medicaid
 - ✓ Medicaid cuts would affect our older residents.
- **Disabilities**
 - ✓ I think it will have a negative impact on people with disabilities who are helped by Medicaid both individually and through the services they receive in school and through other outlets.
 - ✓ It would be a great hardship on people we serve with disabilities.
 - ✓ Severely affect the disabled populations' ability to obtain and keep healthcare
 - ✓ It would reduce the Medicaid Home and Community Based waivers that are critical for my daughter and other adults with Autism to have the supports that they need.
 - ✓ Our consumers, who are individuals with intellectual and developmental disabilities will suffer greatly, their LIFELINE will be cut. This will decimate this population. This will throw us back into the dark ages, and many will no longer be able to live independently, and their assimilation and integration into the community will erode, but most important, in almost all cases we have, their LIVES depend on Medicaid. This is the fight of our lives.
 - ✓ It would drastically reduce funding to services for Pennsylvanians with Autism or Intellectual Disabilities This would mean a combination of reduced services and reduced eligibility for people who desperately need services.
- **Low-Income**
 - ✓ It would depend on the impact to low income families. It could be quite detrimental and add more clients to our roles if Medicaid is cut back.
 - ✓ Medicaid cuts would affect our older and lower income residents.
 - ✓ It would harm low income women and their families.
 - ✓ Increase poverty rates substantially
 - ✓ Our clients are low income and considered a 'vulnerable population.' They could lose or no longer be eligible for Medicaid and then they can't afford their own insurance. So now they will go uninsured.
- **Drug and Alcohol and Mental Health**
 - ✓ Just when we thought we had a reliable source of funding for drug and alcohol treatment, it's being taken away.
 - ✓ Lack of Medicaid would cause many people to lose access to mental health and drug and alcohol treatment services.
 - ✓ Most of our clients do NOT have private insurance. This proposed legislation would be devastating in the middle of a heroin epidemic.
 - ✓ Mental health and drug addiction services are already hard to access, especially for families and teens. We are especially concerned about the many families who are now enrolled in Medicaid expansion.
- **Those Seeking Education and Employment**
 - ✓ Our clients already have enough challenges and barriers to education and employment. If one more is added, some might just give up and not continue the free job training program or not enroll at all.
 - ✓ Reduce their ability to pay for our education courses as they could be seen as optional compared to additional healthcare costs

- **Physical Health**
 - ✓ Physical health care would go away too with lack of Medicaid expansion.
 - ✓ Most of the people who use the library are either out of work, work part-time, or aren't offered health care from their employers. While they are from a range of generations, we also do have older patrons (50+) who will face higher costs. These patrons are the most in need of a more comprehensive health care plan. The proposed changes would give them worse health care and often at greater expense.
- **Alzheimer's Disease:** Those with Alzheimer's disease will definitely feel the Medicaid cuts. It is a disease that wipes out family resources and causes loss of job long before worst of disease kicks in.
- **Diabetes:** Diabetes costs would significantly increase, costing our clients more for medical care they cannot afford.
- **Arts and Culture:** We serve arts and culture. It would affect artists and many culture workers, who earn lower salaries and often lack good health care.
- **Veterans:** Veteran Community would be without service connected ailments.
- **Homeless:** It would be terrible for my clients. They would have nothing and as homeless, they are more at risk than most.
- **Inmates:** This bill would devastate an already vulnerable population: inmates reentering society.

Clients Would Lose/Reduce Insurance Coverage (19 Responses)

- 98% of our clients receive our services through Medicaid programs. The impact could be devastating.
- Approximately 1,000 of our patients will lose coverage and become uninsured.
- Many are Medicaid recipients
- Would leave many without access to insurance
- Many families would go without healthcare putting their lives in jeopardy.
- I think it will make it harder for our clients to afford insurance.
- People between the ages of 50 and 64 would be unable to afford health insurance.
- Many would lose insurance.
- Cut off access to health care for many of them
- Many work part-time or in minimum wage jobs without company sponsored health insurance; insurance either would be unavailable to them, or unaffordable.
- Most would lose their MA coverage.
- Reduce the number covered and the amount of coverage available
- Currently insured medical patients and mental health clients would not have the same level of coverage they currently have
- Many clients would lose coverage.
- Limit their ability to get any insurance at all
- Severely impact Medicaid funding
- It would be a huge burden for the clients we serve, nearly all would lose coverage, see their deductibles rise, and have their benefits reduced.
- Most would have no insurance and go without care.
- Thousands would lose their Medical Assistance benefits.

Clients Would Have Reduced/Eliminated Services (13 Responses)

- It would take services away from some entirely.
- Reduce access & services
- Some clients can lose services since all services are covered by Medicaid.
- The only remaining option would be ER or NO RECEIPT OF CARE
- Loss of services
- Potentially negatively affect their healthcare and overall health - leading to multiple other issues.
- Reduce or eliminate critical services
- Many of our clients would not be able to access all of the services they need if they lose Medicaid.
- Limited resources will be available to the population
- Certain reduction in services and staffing to provide such
- Afraid that many would lose Medicaid services
- For those covered under Medicaid--severely limit services
- Our clients would be considered as having preexisting condition that could disqualify them from care.

Clients Would Be Impacted Negatively (11 Responses)

- Negatively (4 Responses)
- Negatively--will create more stress on families we serve
- Adversely
- Devastate them
- It would not be good.
- I am retired so I have no clients, but the clients of agency I ran for 30 years would suffer greatly.
- Poorly
- Hurt

Clients Would be Impacted (5 Responses)

- Yes (5 Responses)

Unsure (3 Responses)

- Unsure
- I don't know.
- Something should be done, but I'm not sure this is it.

Client Would Experience Little/No Impact (3 Responses)

- Not very much
- They would still be covered.
- Not significantly

Healthcare Costs Would Increase (3 Responses)

- Health care would be completely unaffordable.
- For those who may have insurance--make it much more expensive
- Negatively impact them by increasing cost of insurance, probably to the point that they could not afford it

Client Health Would Deteriorate (2 Responses)

- When our clients do not have their meds, they can be very difficult to deal with and upset everyone around them.
- It would impact greatly. They would be very sick.

Increased Fear and Confusion (1 Response)

- Create further confusion and fear, as well as vulnerability

Not Applicable (6 Responses)

- N/A (5 Responses)
- N/A. As an educational foundation, we do not provide programming and the children who benefit from our grant-funded initiatives are covered by their parent's insurance policy or CHIP.

IN FAVOR OF BILL**Increased Flexibility**

- It would give them more flexibility in getting medical insurance

Decreased Premiums

- It would eliminate people who should be working and people who are not eligible for Medicaid. It would reduce premiums for our clients. This would not take services from seniors or 'kill people'! When Medicaid no longer covers those who should be working and those who don't want insurance, there will be adequate support for those in need of coverage. Let's stop spreading panic of killing millions of people. The majority of Americans want this change and don't believe this liberal scare tactic.

IMPACT ON EMPLOYEES

If this bill were to pass into law, how would it impact your employees?

N = 93

OPPOSED TO BILL

Employees May Experience Higher Healthcare Costs, Less Coverage (31 Responses)

- Higher cost, less comprehensive coverage
- May increase their share of contribution to employee plan
- Many would see less coverage for higher premiums.
- Would possibly raise premiums which could cause them to contribute more money or choose plans that do not offer adequate coverage
- Increased financial burden
- We only offer insurance to our 3 full time employees. Providing insurance is important to the organization but keeping expenses in check is difficult. I fear that the new bill will cause rates to skyrocket even for employer offered plans and it will be hard for our employees to afford their share of the costs and might make it difficult for any employee who also has a family on the plan. I am thinking it may also be harder for such a small organization to get affordable rates since we only have 3 people, will insurers cover us as a group.
- Loss of Medicaid insurance
- Price employer-provided health care plan out of reach for the non-profit
- Some would have higher insurance costs.
- I understand that some parts of the tax decrease would hurt Medicare. 3 staff here use Medicare Parts A and B for health insurance. Our nonprofit is no longer able to purchase health insurance. We will have 2 new staff soon who need access to Health Insurance Marketplace.
- Staff already underpaid for services they provide - higher premiums could not be afforded
- Only our seasonal employees - and they most likely would not be able to afford insurance
- None of my employees (including myself) have employer health care. We simply cannot afford to provide that to employees. All of my employees (with the exception of one) are on the ACA. All will face higher premiums and less coverage with the proposed changes.
- No one in our office has an ACA plan it is on Medicaid, but it would like increase some employees contribution to their insurance premiums.
- Increase the dollars that they pay to healthcare
- Our employees would have a difficult time paying for insurance costs.
- The insurance we are currently able to offer employees is a better plan at a lower cost than we had before. If premiums are increased and coverage reduced again we have employees who will not be able to afford the premiums or just not take care of medical issues.
- Likely increase the employee contribution to health care
- Affect affordable coverage we can provide our employees
- More expensive and/or not enough coverage
- Our health care benefits may be raised as some employees are over 50.
- May make it impossible for some of our employees to afford any health coverage
- Limit their access to ACA since our organization employs less than 50 people, we can't offer health care benefits
- It would impact our employer insurance plan. I anticipate deductibles would rise and benefits would be reduced.
- It appears that costs will increase. If premiums would increase dramatically, staff may have to increase share of medical costs.
- Increase high deductible
- Co-pays and deductibles may increase.
- We will lose coverages as well and probably pay more.
- I would not be able to obtain affordable insurance due to my pre-existing conditions that developed despite a very healthful diet and exercise 6 days/week.
- Employees would have to contribute more for health coverage.
- As a healthy person (recognizing that could change tomorrow) with no preexisting conditions, as a nonprofit of one, I obtain my health care coverage through ACA. If rates and deductibles double in 2018 as they did in 2017, I will be forced to consider taking my chances and going without healthcare. Currently, my healthcare costs (premium +\$4,500 deductible,

which I don't attain), approach 40% of my earnings. I CANNOT exceed that, as I still have other bills to meet and, indeed, I like to eat.

Jobs May be Lost (14 Responses)

- If our clients lose their Medicaid services, chances are we would have to lay off staff.
- Lack of client funding = lack of program funding= lack of jobs
- The company would need to cut costs somewhere and that may be in EE benefits/wages or a hiring freeze or reduction in our staff.
- Layoffs
- I would have to close the business.
- Employees would have to work at for profit businesses.
- We might have to lay off employees if our participants can't work.
- If the bill passes, my Assistant Director and I (the Director) will have to strongly consider looking for a new job that provides healthcare if the bill passes as we will both be hit with higher costs due to preexisting conditions and/or age issues.
- Loss of agency revenue from uninsured clients could lead to reductions in staff
- Reductions
- We will not be able to pay them to serve the consumers.
- Possibly need to reduce staffing levels
- We could lose a valuable employee.
- It is likely that my organization would need to hire another executive director, as I will leave in an effort to obtain employment where health care costs are covered in full or in part by the employer.

Employees Would Experience Little/No Impact (11 Responses)

- No (3 Responses)
- I don't believe it would have a direct impact on our full-time staff who receive benefits through us.
- None.
- I will still be covered.
- No impact (2 responses)
- Minimal impact
- We offer health insurance to all employees; the only effect would be whatever trickles down from the repeal of the ACA.
- Not significantly

Employees Would be Negatively Impacted (9 Responses)

- Negatively (4 Responses)
- Adversely
- For part-time [staff] though, which is about half of our staff, I am concerned.
- Hardship
- The employees in the agency I ran would have been negatively impacted.
- Hurt

Not Sure (7 Responses)

- Not sure. We are offered health insurance so do not need Medicaid.
- It would affect our employees if it causes changes in the health care plan we offer, not clear to me if it would or not.
- Not sure. we do not provide healthcare benefits
- Hard to say. Some conditions will not be covered.
- Not sure how many employees have pre-existing conditions or if it would affect their coverage.
- Too soon to tell, but most likely additional rate increases
- Not sure.

Employees Would be Impacted (8 Responses)

- Yes (5 Responses)
- Yes, a majority of my employees are 50 and older.
- Very much
- It would impact our employees greatly

Employees Would Experience More Stress (4 Responses)

- Increased strain to serve more people in need with very limited resources.
- Employees will be over-run trying to help clients.
- It would cause great stress, as our employees would be faced with greatly increased needs among our clients served.
- They will now have to spend much more time trying to find funding for our clients.
- Will create more stress on our team
- Our staff relies on our ability to choose a good health plan. Our work may increase the demands on health services due to the need for mental health care and stress related physical symptoms.

Employee's Wages Would be Negatively Impacted (4 Responses)

- Their very low wages would be frozen.
- Negatively, we are seeking a living wage for DSPs (Direct Support Professionals); however, the proposed cut to Medicaid will set us backwards.
- Negatively, by impacting employee wages
- Decrease their available income

Employees' Health May be Negatively Impacted (2 Responses)

- Potentially negatively affect their healthcare and overall health - leading to multiple other issues
- Some volunteers who have Medicaid would not be able to take their life stabilizing medications

Employees Would Need Increased Training (2 Responses)

- Trainings to help employees understand impact on them and their dependent coverage
- Significant amount of training and employee notification to detail the impact on them

Employees' Families May be Impacted (1 Responses)

- No impact but possibly to extended family members

Not Applicable (5 Responses)

IN FAVOR OF BILL

Lower Insurance Rates

- Would lower our current insurance rates which skyrocketed with the current health care system

IMPACT ON ORGANIZATIONS

If this bill were to pass into law, how would it impact your organization?

N = 83

OPPOSED TO BILL

Would Reduce Client Services (14 Responses)

- Services would most likely be cut or at the very least strained.
- It would severely limit our ability to provide the seniors with the supports and services that they deserve and require for optimum care.
- It would impair our ability to serve all who need our services.
- Increased cost of health insurance directly impacts (decreases) the amount of funds available to invest in critical programs and services for our community
- Retrenchment
- Negatively, by impacting both client programs
- Severely impact our ability to serve our clients
- The increase in health costs would reduce funds to provide services to our clients.
- Amount of budget devoted to providing services might be decreased.
- As a not-for-profit we provide benevolent care for those in need but the reduction in Medicaid would greatly reduce our ability to cover all needs.
- Negatively, not sure how client programs could be sustainable with these huge cuts to Medicaid
- Since we are an organization which is for the service of those who are recovering from being homeless, it would impact our ability to care for those in need.
- Certain services may have to be reduced or eliminated.

- We may need to find other ways of serving our client's medical needs.

Organizational Budget Would be Negatively Impacted (16 Responses)

- Our revenues will go down.
- It would affect funding. 99% of our services are funded by Medicaid.
- Depending on the cuts, it will adversely affect our reimbursements for services.
- Stretch the budget and resources.
- It would create financial stress on the agency.
- I suppose that if there is less Medicaid money and the state tries to make up for it at all, there will be even less money available for community mental health. Community MH just got cut \$5M in state budget bill. When that money is less available, so is funding for our agency. We lost 70% in 2012/13.
- We will lose approximately \$750,000 in revenue which will cause us extreme economic distress, yet we will still have to serve these patients.
- If health insurance costs go up for insuring employees, we would have to offset expenses elsewhere to still meet our budget
- Wreak havoc on our budget
- Difficult to raise the money for the premiums
- Indirect effect as it will impact the regional funders who may need to redirect scarce resources to health care agencies and not literacy programs
- Will have an extremely negative impact on our organization who will need to come up with funding for those that lose their MA Benefits.
- Many of our employees who opt out of employer-provided insurance utilize Medicaid. Would change organization budget substantially.
- The cost would be a challenge.
- Put strain on our ability to expand and even maintain our current level of services and education programs offered by adding to our staffing expense.
- Yes, it would as all of our clients depend on Medicaid.

Organization Would Experience Little/No Impact (14 Responses)

- No (4 Responses)
- None. (3 Responses)
- No change
- All staff part time
- Minimal impact
- Not at all
- Probably not
- Not significantly
- No impact

Would Experience Increased Service Demand (7 Responses)

- Our workload will increase.
- Increase caseloads of people who lose their living situations because of health care costs
- If anything, it will create more business for us because people will need the library to access valid information.
- Significantly increase the needs of the populations we serve
- We would have an increase in services requested, therefore increasing the number of clients. Our budget could not support the increase in clients.
- Could severely cut services if Medicare/Medicaid is decreased
- I think we will see more people in the library looking for support and help navigating any changes that will make it harder for them to obtain insurance and services.

Increased Difficulty in Attracting/Retaining Talent (7 Responses)

- Difficult to attract and retain top talent
- We may have to reduce benefits coverage, which could compromise our ability to hire and retain staff.
- If our clients' health and ability to access affordable health care diminishes then their performance here will as well and then their ability to get a good job also decreases. This could significantly impact our success as an organization.
- Increases in health insurance rates will negatively affect our business. If employees can't afford insurance through the library they may seek employment elsewhere that is able to offer a better benefit causing us to lose good people. It may affect our ability to even offer insurance to our employees.

- We will lose staff or have to provide health care, which is something that underfunded small public libraries have a very difficult time doing.
- It would be hard to retain employees as we could not afford health care options. We are a small non profit and we provide health care but are not required to.
- Direct Support Professionals are the backbone of the [Autism and Intellectual Disability] system and they already received poverty level wages, and many need federal assistance just to get by. Vacancy and turnover rates will only get worse without the federal Medicaid match.
- Decrease their available income and increase chances employees might leave for other employment with better benefits

Organization Would be Impacted (6 Responses)

- Yes (4 Responses)
- Very much
- If this bill passed, we would need to re-institute the physicians' donated charity care program to support families in need of medical care.

Organization Would be Negatively Impacted (8 Responses)

- Negatively (4 Responses)
- More challenging
- Make it harder
- It would be devastating to the small non- profit I directed for 30 years.
- Yes! It is very difficult to offer charitable services. There are dire needs currently and scarce resources. Health care access needs to stabilize through bipartisan efforts.

Unsure (6 Responses)

- Not sure (3 Responses)
- Not clear
- Not sure yet.
- Not sure - we hire mostly young people for seasonal work - and most are still eligible for parental coverage

Organization Would Decrease/Eliminate Employee Health Benefits (3 Responses)

- We could not afford health care for our employees.
- As a small nonprofit the ACA has helped us provide great insurance at a lower cost. We could not continue to do this and
- Our monthly employee benefits package would be lower.

Organization Would Lose Business (3 Responses)

- We would lose business.
- Decline in business as people redirect funds to cover healthcare
- We would most likely see a return of the days when we struggled to find referral sources due to clients not having insurance.

Organization Would Close Business (2 Responses)

- As written it would eventually put us out of business.
- In time, this could shut us down.

Would Re-Focus to Private-Pay Clients (1 Response)

- We would still be able to conduct business; however, we would need to greatly refocus our audience to private pay clients.

Organization Would Experience Negative Outcomes (1 Response)

- Our outcomes would be far less positive, as health is an integral part of the criminal justice system.

Organizations would Become Complacent (1 Response)

- Place organization in a position of complacency

Not Applicable (4 Responses)

OTHER IMPACT

Pennsylvania Would Receive Fewer Federal Dollars (1 Response)

- The state could be more strapped in trying to cover the lost funding.

Economy Would Suffer (1 Response)

- Indirectly because we are not in the healthcare business, but we would see a tangential effect as people go into debt because of healthcare- it will weaken the economy overall