March 13, 2014

Dear Colleague,

Mark your calendars: March 31 is the last day our uninsured patients can sign up this year for qualified coverage under the Affordable Care Act (ACA). People who go without qualified coverage could be subject to a penalty, equal to 1 percent of their income, or $95, whichever is higher, although many will be eligible for hardship exemptions.

I write to ask you to reach out to your uninsured patients and help them get covered before April 1. ACP has practical information to help you--and them.

Avoiding the penalty isn’t the biggest reason why people should get covered; it is to help them have healthier lives with greater security. We know from studies that people without coverage are less likely to take needed medications or get preventive care, are at greater risk of bankruptcy and even preventable deaths. Yet many patients may not have signed up for coverage because they are confused. This is where you come in: polls show that physicians and nurses are the most trusted sources of information about the ACA: if you point them in the right direction, they are more likely to take the next steps to sign up.

ACP wants to make this as easy as possible. Our updated Resource Center on ACA Enrollment has links to a one-to-two page guide for patients on how they can sign up for coverage through the marketplace plans in your own state. I encourage you to make the guide available to your uninsured patients, preferably electronically, because it includes live links to start the application process. The resource center also includes: updated information for ACP members to help you understand the coverage options available in your state; Frequently Asked Questions (FAQs) about the ACA; and the Internist’s Practical Guide to Health System Reform.

Even as the College encourages enrollment in the ACA’s coverage options, we advocate for improvements in the law and its implementation. In particular, we have given HHS and the insurance industry detailed recommendations to ensure that narrow networks and restrictive formularies do not unduly restrict our patients from seeing the physicians they trust or getting the medications they need. You can learn more about our recommendations here.

The ACA remains controversial with the public and our membership. Yet the issue is not whether you or I agree with everything in the ACA, but whether our uninsured patients are better off getting covered. For most of them, the ACA provides options to get affordable health insurance. I hope you will find the practical resources from ACP to be useful in helping your patients sign up before April 1.

Yours truly,

Molly Cooke, MD, FACP, ACP President