

## How do you perceive healthcare in America post the Affordable Care Act?



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Having served in the United States House of Representatives during the time the Affordable Care Act (ACA) was debated and passed in 2010, I remember quite vividly the many arguments that were presented by both sides. Supporters claimed costs would go down and quality would go up, while nearly every American would be covered. Opponents of the law claimed costs would rise, the economy would be collapse, and unemployment would skyrocket. Now, seven years later, the truth is somewhere in between.

Today, more than nine in ten Americans have health insurance coverage, a dramatic improvement from the 17% rate of uninsured that existed when the law passed. Premiums have generally gone up double digits every year since the law's enactment, while costs to the overall healthcare system have continued to rise, albeit at a slower pace than was the case prior to 2010. The nation has experienced 90 consecutive months of positive private sector job growth, easily the longest unbroken stretch in the decades since such records have been kept. Unemployment rates have been cut by half, and the stock market continues to climb, having more than doubled in value since the ACA was enacted into law. Both sides have been proven both right and wrong, which is why the political debate continues to rage in Washington.

Through it all, health insurers have done the best they can to serve their members. At Florida Blue, we have enrolled nearly one million members through the ACA exchanges in Florida. The subsidies that exist for low-income individuals have made the out-of-pocket costs affordable, and citizens continue to have an option in each of the state's 67 counties. Every state has its own story to tell, but in Florida we have been able to navigate the changing landscape in a way that benefits our members and decreases the rate of uninsured. As the reform debate continues on Capitol Hill, we stand ready to work with both sides of the aisle in finding ways to preserve the improvements that have been made, while fixing the flaws that remain. Regardless of politics, we all share a common goal of finding a way to ensure the highest quality care at the lowest possible cost.

While Washington debates the future of the law, the private sector has made revolutionary advances in medical technology and innovation, ushering in a new era of consumer-driven healthcare. Although tension still exists among the different businesses, insurers and providers in many parts of the country are working together to align incentives and lower costs for consumers. More and more, patients have the tools they need to do comparison shopping when seeking a physician or medical procedure, comparing various options on the basis of cost and quality. Accessing a doctor has never been more easy, with smartphone technology rapidly revolutionising the way patients interact with their healthcare providers.

As part of the GuideWell family of health care companies, Florida Blue is playing a leading role in advancing innovation in healthcare. We recognise that access to insurance, while critical, is only one part of the story. We help employers, families and individual members incentivise wellness as part of their daily routine, keeping them healthy longer, improving their quality of life, and lowering the number of lost hours for employers. When innovation leads to lower costs, higher quality and greater patient control over their own healthcare, everybody wins. Regardless of what happens in the political debate, this is the future of healthcare in America.

### Zoom On

Jason Altmire serves as Senior Vice President, Public Policy and Community Engagement, for Florida Blue, Florida's Blue Cross Blue Shield plan. Prior to my work at Florida Blue, I served three terms as a United States Congressman in Washington, DC.

### What would you single out as a career highlight?

Part of my current role is oversight of the Florida Blue Foundation, a corporate charitable foundation with more than \$260 million in assets. Through the Foundation, Florida Blue partners with approximately 800 local community organizations throughout Florida. It is extremely rewarding to see the great work being done by nonprofits all across the state, and to know that the Foundation played such a positive role in improving people's lives.

### If you had not chosen this career path you would have become ...?

Lawyer

### What are your personal interests outside of work?

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Reading and writing, spending time with my family, and learning Spanish.

**Your favourite quote?**

Not necessarily my favourite, but probably the most topical:

"Nothing is more permanent than a temporary government program." Milton Friedman

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