

# Detroit Free Press

## Carol Cain: Complicated Affordable Care Act has its supporters and its detractors

By Carol Cain

The Affordable Care Act — passed by Congress and signed into law by President Barack Obama in 2010 — is about to roll into people's homes, businesses and communities.

"Now that new health insurance marketplaces are about to be launched, consumers are clamoring for information about how the new health care law will affect them and their families," said Barbara Spreitzer-Berent, who is with AARP Michigan and who has been holding seminars around the state on what consumers need to know.

Count Spreitzer-Berent among those convinced the ACA will be a good thing as more Americans will have insurance and access to health care.

There are others who don't see it through the same prism.

"No one is really ready for the ACA as it is written," said Jennifer Kluge, president and CEO of the Michigan Business Association, which represents 21,000 businesses.

The law is lengthy and complicated. And it's a work in progress as aspects have been modified since first approved.

Kluge and Spreitzer-Berent are among two dozen leaders from business, health care and government who will talk about the ACA in "The Health Care Act and You," a television special airing at 6:30 tonight on WWJ-TV (Channel 62, CBS).



Tony Chiudioni/CBS 62

**Mark Hodesh, president of Downtown Home and Garden in Ann Arbor, with Kelly Vore, one of his 12 employees, offers insurance to retain good employees. He says the Affordable Care Act will lower his costs and help the economy.**

Kluge's organization has been holding informational sessions for businesses (the next one is Sept. 24 in Troy).

In July, the Obama administration surprised many by delaying the business mandate of the ACA to give companies with 50 or more employees an extra year to comply.

Thus, the individual mandate will go into effect Jan. 1, 2014.

A new health insurance exchange, an Internet-based marketplace mandated by the ACA,

opens in Michigan on Oct. 1 — as well as in every state. Those who are uninsured or self-insured must sign up. Some may qualify for financial assistance.

The success of the ACA will be gauged on whether people obtain coverage or sit on the sidelines.

Also looming is a vote in Lansing on Medicaid expansion to include hundreds of thousands of the state's uninsured.

Proponents say it will help more children and people in need. Critics say there is no need to expand Medicaid and better to see how the ACA unfolds before agreeing to an expensive program for which there is no opt out.

Gov. Rick Snyder is trying to convince legislators to vote for Medicaid expansion. The issue heats up again this week, when legislators return from summer break.

Few would dispute health care costs have been skyrocketing, and that is a catalyst to embrace the ACA.

"Making health insurance affordable to all will encour-

age all to invest in their lives and create a huge economic surge,” said Mark Hodesh, president of Downtown Home & Garden in Ann Arbor.

Hodesh has 12 employees and has offered them health insurance for years.

“Good employees are our key advantage in competing with national box store chains,” he said.

At the same time, Hodesh has watched his health care costs rise 300% in 10 years.

“I don’t feel I need to understand ACA in all details to feel confident that ACA costs will be easier to absorb than the huge increases heaped on very small businesses,” he said.

Critics say the ACA amounts to government meddling and will drive up costs.

“Not only is this legislation harmful to our company and team members but it is harmful to our community and ultimately our economic recovery,” said Carole Chase, vice president of Chase Plastics in Clarkston.

No doubt there will be much more conversation about



*Paul Pytlowany/CBS 62*

**Carole Chase, vice president of Chase Plastics in Clarkston, opposes the ACA. She employs 54 people in Clarkston, 12 people at a warehouse in Indiana and 30 across the U.S. and Canada. she says the ACA will hurt her business and the economy.**

the Affordable Care Act in the days and weeks to come.

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