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Living In Fear: The Impact Of The Patient Protection & Affordable Care Act On American Farmers (/full-blog/2014/02/living-in-fear-impact-of-patient.html)



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By: Ricirell Pirtle, Staff Member

Paul Nord is a small-town crop farmer in Indiana who was injured during a routine farming exercise. [1] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn1) Paul's 600-pound mower crushed two of his toes while he performed an act that he had done thousands of times before. [2] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn2) Unfortunately, Paul's story is not unique to farmers. Paul is one of many farmers who routinely injure themselves in farming related accidents. [3] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn3) Many of these farmers either do not have health care coverage or have high health insurance premiums. This has left many farmers, like Paul, worrying about paying unbridled amounts in hospital bills. This is where the Patient Protection and Affordable Care Act (ACA) helps. It provides low-cost health insurance for many Americans who may not have otherwise been able to afford health insurance. This is a welcomed surprised to many farmers who fear bankruptcy due to hospital bills.

The Patient Protection and Affordable Care Act became effective on January 1, 2014. [4] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn4) This act seeks to

provide lower-cost health insurance for millions of Americans.[5] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn5) Specifically, it expands Medicaid coverage to low-income individuals in states that decide to expand their Medicaid programs.[6] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn6) The ACA pays special attention to farmers and other individuals living in rural areas.[7] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn7) First, farm families are eligible for group rates, which ensures that all members of the family are insured regardless of their working status or pre-existing conditions.[8] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn8) Second, the ACA provides cost sharing assistance for individuals below 250 percent of the federal poverty line.[9] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn9) "Cost-sharing assistance increases an insurance company's share of covered medical benefits by reducing out-of-pocket costs for certain lower income individuals and families." [10] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn10) Third, the ACA provides tax credits for individuals with income between 100 and 400 percent of the federal poverty line.[11] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn11) This credit reduces health insurance premiums or reduces the carrier's federal tax liability.[12] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn12) Lastly, small businesses with fifty or fewer employees are eligible for tax credits for providing health insurance to their employees.[13] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn13) These benefits have been a welcome surprise to many farmers, like those here in the Bluegrass State.

Farming provides financial stability for many Kentuckians. Like all Americans, Kentucky farmers want to enjoy a life free of financial woes. The ACA provides Kentucky farmers with a sense of security that if a health crisis occurs they will be covered. They will no longer have to decide between paying for medical costs and providing for their families. Accidents like Paul's will no longer threaten to bankrupt Kentucky farm families.

Farming is a dangerous job and accidents can occur in an instant.[14] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_edn14) The threat of injury often looms in the minds of farmers and their families. The ACA helps farmers worry less about paying high amounts for hospital bills. It provides a safety net for the people who feed America.

[1] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef1) Seville Mann, Affordable Care Act's Impact on Hoosier Farmers Uncertain, Indiana University School of Journalism, <http://journalism.indiana.edu/studentwork/gallery/affordable-care-acts-impact-on-hoosier-farmers-uncertain/> (last visited Jan. 25, 2014).

[2] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef2) Id.

[3] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef3) Agricultural Safety, Center for Disease Control and Prevention, <http://www.cdc.gov/niosh/topics/aginjury/> (last visited Jan. 25, 2014).

[4] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef4) Patient Protection and Affordable Care Act, Pub. L. No. 148, 124 Stat. 119.

[5] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef5) Id.

[6] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef6) Id.

[7] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef7) Id.

[8] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef8) Patient Protection and Affordable Care Act, Pub. L. No. 148, 124 Stat. 119; See also Mike Rosmann, Can Affordable Care Act Benefit Farm, Rural Residents, *Iowa Farmer Today*, Sept. 19, 2013, available at http://www.iowafarmeroday.com/feature/columnists/farm_and_ranch_life/can-affordable-care-act-benefit-farm-rural-residents/article_86ba224-2160-11e3-86e8-00144bf887a.html.

[9] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef9) Jon M. Bailey, Making Health Insurance Affordable: Assistance to Individuals and Families in the Affordable Care Act, *Center for Rural Affairs*, Aug. 2013, at 5.

[10] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef10) Id.

[11] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef11) Id. at 2.

[12] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef12) Id. at 3.

[13] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef13) Mike Rosmann, Can Affordable Care Act benefit farm, rural residents, *Iowa Farmer Today*, Sept. 19, 2013, available at http://www.iowafarmeroday.com/feature/columnists/farm_and_ranch_life/can-affordable-care-act-benefit-farm-rural-residents/article_86ba224-2160-11e3-86e8-00144bf887a.html.

[14] (https://www.blogger.com/blogger.g?blogID=8202935745006855383#_ednef14) Agricultural Safety, Center for Disease Control and Prevention, <http://www.cdc.gov/niosh/topics/aginjury/> (last visited Jan. 25, 2014).

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