

# The Affordable Care Act, Personal Responsibility and Wellness



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**W**ith the largest portion of the Affordable Care Act, known colloquially as ObamaCare, set to go into effect by the end of this year, local communities are facing many questions. What does the law do? How will it affect our town? How will it affect our businesses? Our families? With so much uncertainty, mayors and local officials are looking for ways to help residents understand the law, deal with its effects and above all, help put their communities on the path to better health.

The Affordable Care Act (ACA) was passed in 2010 and does four main things to our health care system:

- (1) It aims to make private health insurance more affordable by giving families subsidies to help them purchase coverage;
- (2) It expands Medicaid, the government sponsored insurance plan for the poor, the disabled and the elderly;
- (3) It reforms our insurance market to prevent discrimination based on health, age and gender; and,
- (4) It tries to control the rise of health care costs by providing incentives for better care, wellness and prevention, and innovation.

While most of the effects of the law are beyond the control of local communities, and many of our constituents may feel helpless, uninformed, and even a little frightened, there is a very important role for mayors and local government to play in the implementation process. First, local leaders can help their constituents understand what is going to happen in 2014. This will include helping citizens find resources on how to get covered, connecting them with “navigators”—or outreach specialists—who can field complaints and troubleshoot problems, and provide general information on what the law does or doesn’t do. Second, and most importantly, it is the duty of everyone—employers, municipalities, health care advocates, insurers, doctors—to build a growing perception amongst the population that if we are going to move toward a sustainable health care system, we must all take responsibility for our own health. That means an increased focus on wellness and prevention.

For example, under the Affordable Care Act many people with health insurance will be able to get diabetes screenings, cholesterol tests, and blood pressure readings at no cost. The elderly will have access to mammograms and colonoscopies with no copays. Smokers will get free access to smoking cessation programs, provided they have insurance. Everyone with coverage—men, women, and children—will have access to free yearly wellness exams.

In addition to the preventative services paid for by insurance, local communities can implement campaigns and programs to help their citizens move wellness beyond the doctor’s office, and into their daily lives. The fact is that there are many cost-drivers that are making health care unaffordable, and while the Affordable Care Act attempts to address some, others—like the fact that our population is getting older and sicker—require community involvement. People need to become more aware of health risks and unhealthy behaviors, and be willing to change their habits.

Programs like the Mayors Wellness Campaign and the Workplace Wellness Campaign, both initiatives of the New Jersey Health Care Quality Insti-



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tute, in partnership with the League of Municipalities, the New Jersey Chamber of Commerce, and the Business and Industry Association, have been offering communities the tools to develop and implement active-living initiatives. Through these programs, mayors, town administrators and business owners all over the state can leverage free resources to create wellness initiatives that can have a lasting impact among citizens and employees.

Take for example the Mayors Wellness Campaign's "Healthy Cook Off's" series. We wanted to encourage healthy eating, so we created an event that highlights healthy eating in a fun event. Towns were able to engage community members and model a key piece of any health and wellness program: a healthy diet. The most successful "Healthy Cook Off" event was hosted by Tenafly. At "Cook Well Tenafly" over 100 people watched five teams of student cooks show off their healthy recipes to friends and neighbors. Tenafly even engaged local chefs, who created healthy menu items for their restaurants, showing attendees that they could make healthy choices even when eating out.

Events like "Cook Well" are a prime example of how through a wellness program implemented at the local level, we can create social pressure, build awareness, and also change behavior. When people see a certain behavior modeled and embraced by their neighbors, they are far more likely to adopt that behavior themselves. The people at "Cook Well Tenafly" saw that their community cared about healthy eating and left the event with the tools and motivation to make a change in their lives.

There are countless examples of programs like the "Cook Well" series that can make a real difference. Walking programs are a simple, low cost way that towns and businesses can encourage exercise. In a recent study by Duke University, found that walking for 30 minutes every day lowers your odds of developing heart disease, diabetes, and stroke. Walking for just 5-minutes can even cut down on cigarette cravings for those who are trying to quit smoking.

The bottom line is that our health care system is changing. We need to help people be informed consumers in that system—and being informed

means understanding what it means to live a healthy life. As the Affordable Care Act goes into full effect at the end of this year, there will likely be renewed noise on both sides as to whether the law is good, bad, or indifferent. There will likely be misinformation and people will continue to be confused to a certain degree. Amidst all that noise, the thing that doesn't change, the one certainty that every-

one should internalize and understand, is that we all have a responsibility to be proactive about our own health. ▲

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