

8 February 2012

***The Patient Protection and Affordable Care Act (PPACA - commonly called Obamacare)
and how it affects you. Part 1***

Dear member,

As you may be aware, in March 2010, President Obama signed into law a health reform bill which at over 900 pages long had many intentions, some of which have already come into effect.

In 2014, one of the major aspects of the act is due to be implemented. This will require individuals to purchase insurance, and employers of more than 50 employees to provide insurance for their employees, or pay a penalty.

We recognize that this is an area of concern for a number of our members who will fall under these mandates, as in their current set up our insurance policies do not match the PPACA requirements. Please know that we are actively looking at these issues, and hope to have a number of plans in place to address these issues. I hope to be able to give more details to this in the next couple of months.

- At the start of December TTC had discussions with Aetna to try to find out more about the impact of the PPACA on our members. At that point Aetna informed us that unfortunately much of the governmental groundwork necessary to implement the PPACA in 2014 was not in place, or even thought through. All states had waited until after the November presidential election before beginning any work, and a number of Republican states are still fighting the legislation, and so have not made any start to preparations.
- At the end of February TTC will be meeting with Aetna at their offices in Hartford, CT. For the past 3 years, Aetna have had over 200 people whose main role has been dissecting PPACA and discerning its impact on Aetna's members. We have workshops set up with members of this team to identify the best way forward for our affected members. I feel that this relationship with a large US insurer has left us well placed to benefit from their expertise.
- We are also looking at alternative contingency plans in the event that Aetna are unable to provide a suitable solution for all of our members.

In the coming months I hope to be able to provide you with clear information of if and how you may be affected by these changes, and how we can help those who will be affected.

We recognize that some of you may be in unique situations. If you feel that you have specific concerns that you would like us to address, please let me know, and I will try to cover these with Aetna.

Blessings, Nathan
TTC... serving alongside