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# OPINION

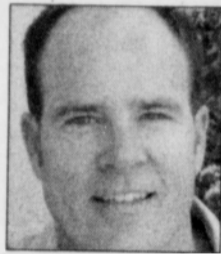
## Improving Access to Affordable Healthcare

### We fought a battle and won

BY MARC H. MORIAL

We fought and won a battle three years ago to improve access to affordable health care for every American and finally it's here. This month a key component of the Affordable Care Act took effect when the new Health Insurance Marketplace opened for business, allowing millions of Americans to shop for a variety of quality, affordable health plans that best meet their needs.

Here is how it works. First, if you are among the vast majority of



Americans who already have health insurance that you like, you can keep it and you don't have to change a thing. The only changes you will see are new benefits, better protections from insurance company abuses and more value for every dollar you spend on health care.

For example, you can no longer be denied coverage because of a pre-existing condition and you can't be canceled because you get sick. Young people can be covered by their parents up to age 26.

Most people will now be eligible for free preventive screenings like blood pressure and cholesterol tests, mammograms, and colonoscopies. Insurance companies will no longer

be able to set a life-time dollar limit on what they spend for your essential health services.

In addition, 47 million women will gain access to preventive health services. The law makes it illegal to charge women different rates than men. And seniors on Medicare will have access to cheaper drugs, and free preventive care.

For the millions of Americans who currently have no health insurance, the new law offers a long-awaited lifeline of protection. With a visit to the Health Insurance Marketplace at [HealthCare.gov](http://HealthCare.gov) (In Oregon, [coveroregon.com](http://coveroregon.com) and in Washington, [wahbexchange.org](http://wahbexchange.org)) you can learn if you can get lower costs based on your income, compare your coverage options side-

by-side, and enroll.

When you use the Marketplace, or "health insurance exchange," as it is also called, you'll fill out an application and see all the health plans available in your area. You'll provide some information about your household size and income to find out if you can get lower costs on your monthly premiums for private insurance plans. You'll learn if you qualify for lower out-of-pocket costs.

The Marketplace will also tell you if you qualify for free or low-cost coverage available through Medicaid or the Children's Health Insurance Program. The open enrollment period runs to March 31. Coverage begins on Jan. 1.

You can also get help by calling 1-800-318-2596 (In Oregon, 1-855-

CoverOR and in Washington, 1-855-923-4633).

President Obama signed the Affordable Care Act into law on March 23, 2010. It was upheld by the Supreme Court on June 28, 2012. In October, the law started to take full effect.

While there will inevitably be some start-up wrinkles to iron out, this law is good for the health of the American people and good for the Nation. Congressional extremists bent on stopping its implementation are fighting a losing battle and only putting their own political futures at risk. Obamacare is here to stay.

Marc H. Morial is president and chief executive officer of the National Urban League.

## Clean Up Campaigns to Save the Environment

### An attack on basic democratic principles

BY MICHAEL BRUNE

America's parks closed with the government shutdown. But what's really under attack is something even older



than our national park system: our democracy.

How did we reach a point where one fraction of one party that controls one chamber of Congress would drive our government into the ground if it doesn't get everything its members want? 'This shutdown was like a firefighter standing on the hose to stop the rest of the company from putting out a blaze until he gets

a million-dollar raise—all while the building burns.

We didn't get here by accident. It's the result of a systematic attack on basic democratic principles by a handful of people who have no interest in a functioning democracy. While there is no excuse, there is an explanation.

It starts with big money. The Supreme Court's Citizens United decision opened the floodgates for a tidal wave of corrupting corporate money into our system. But where is the money coming from and where is it going?

Huge amounts are from polluter-backed groups, which spent more than \$270 million on television ads in just two months of the 2012 election—and that explains why Congress has taken more than 300 votes attacking clean air and water. The same people who are poisoning our democracy are also determined to poison our environment. It's no surprise that 80 percent of Americans agree that political money is preventing our most important challenges from being addressed.

At the same time, special interest groups are spending millions to keep anyone who disagrees with them away from the polls and out of of-

fice.

No sooner did the Supreme Court gut a key part of the Voting Rights Act that state houses with Republican majorities started pushing through suppressive legislation to keep young people, seniors, students, and people of color away from the polls. It's no coincidence that those are the same citizens who have voted against them.

These challenges have led the Sierra Club to team up with the NAACP, Communications Workers of America, and Greenpeace to form the Democracy Initiative. Our goal is to build a movement to halt the corrupting influence of corporate money in politics, prevent the manipulation and suppression of voters, and address other obstacles to significant reform.

Challenges to our democracy might get even worse. We're fighting a frightening Supreme Court challenge to campaign finance limits that would allow individuals to write million dollar checks to buy influence, brought to the court by Shaun McCutcheon—a coal company chief executive officer.

Only about 1,200 people came close to reaching the spending lim-

its McCutcheon wants overturned—and a good number of them are oil, gas, and coal executives, from the sectors that directly contributed \$40 million in 2012. Give them free rein to write whatever size of a check they want, and we'll see that number skyrocket.

The faster that money pours in, the quicker the voices of ordinary Americans are drowned out. We can't let that happen. And we won't. They may have millions of dollars, but we have millions of people. And, thanks to efforts like the Democracy Initiative, we are organizing and coming together to make sure our voices are heard.

If we want to see more shutdowns and debt crises, then we should maintain the status quo. If we want more attacks on our air, water, and climate, then all we need to do is turn away in disgust at the political posturing.

But if we want to restore a democracy that works for Americans and will preserve a healthy planet for future generations, it's time to stand up and fight back.

Michael Brune is the executive director of the Sierra Club, the largest grassroots environmental organization in the United States.

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