

More on the Affordable Care Act...

The time is drawing closer for the open enrollment that is associated with the Affordable Care Act (ACA.) As mentioned in my previous article, those who have insurance through the private market or through their employer will be able to remain in those plans or can utilize the Health Insurance Marketplace to compare their options beginning October 1. Since the Marketplace (aka an Exchange) is a newly developed system to all of us, I thought I would share some helpful information about the system, its purpose and how it will be used to get insurance.

Roberta Riportella, K-State Research and Extension Specialist in Community Health, describes the market place as “a new option for people who have not been able to get affordable insurance through their work or buy it on their own.” You can access the Marketplace beginning October 1 at www.healthcare.gov to compare insurance options and choose a plan that will work best for you and your family. I encourage you to make note of this website so that you can look through it once the Marketplace becomes active in a few weeks. If you don’t have access to internet in your home, you can use the computers provided for public use at the Dorothy Bramlage Public Library.

Why is it important for you to know about the Marketplace? There are several reasons, but perhaps the most important one is that ACA law requires everyone who can afford health insurance must buy it or may have to pay a fine on their annual tax return. The online system will help you adjust to this new regulation in a way that is proactive. The Marketplace provides a “one stop” website where you can compare a variety of private health insurance policies that are affordable based on your annual income. Dr. Riportella explains that, based on the ACA legislation language, affordable health insurance is based on how much of your income the *premium* (the cost of the plan) makes up. To be affordable, the health insurance premiums must fall in the range of 2 – 9.5% of your total income. If it costs you more than 9.5%, it is not considered affordable.

There are a few limitations for using the Marketplace. First, you must be a U.S. citizen or legal U.S. resident. Second, you must have no access to affordable employer insurance or Medicare. Additionally, those who are in prison cannot purchase insurance on the Marketplace. If you are already insured through Medicare, Medicaid, or through your employer, you can keep your current insurance.

Private insurers (NOT government run insurance companies as some reports have indicated) are working with the federal government to determine which health insurance plans will be available through the Marketplace system. To provide some structure to the system, four levels of insurance plans are being designed and defined as Bronze, Silver, Gold and Platinum. The characteristics of each level are dependent on the breadth of health services the policy will cover and may or may not be reflected by the cost of the insurance. This is why it will be important for you to research your options thoroughly. Just because the cost of premiums is more does not necessarily ensure that you will be getting more extensive services. The plans offered through the Marketplace will differ based on which health care provider it is, the cost of premiums, the benefits covered, and how much you will pay out-of-pocket each time you use health services. All plans must cover basic or “essential health benefits” that are identified in the health reform law. Those required benefits include: clinic and doctor visits;

emergency room services; hospital care; maternity and new baby care; mental health, behavioral health and substance abuse treatment; prescription medicines; rehabilitation and habilitation services and devices; lab test; prevention and wellness services, and chronic disease management (such as diabetes and asthma); and care for children (including dentist visits and eye care.)

There are several ways you will be able to apply for a health insurance plan once you have determined what plan works best for your situation. Applications can be submitted online through the Marketplace system, you can apply via mail, or you can apply by calling a help center. If you are uncomfortable searching through the policies on the Marketplace yourself, there are several Kansas agencies that will have trained professionals available to help you with the process. These individuals, called Navigators, are trained to help people and small businesses learn about the insurance plans and better understand them so that you can make a well-informed decision about your health insurance plan. In my next article, I will share information about the impact ACA has on small businesses and rural communities.

You can learn more about the Affordable Care Act and the Marketplace at www.healthcare.gov or by accessing Dr. Roberta Riportella's ACA Fact Sheets, upon which much of this article was based, at www.ksre.ksu.edu/issuesinhealthreform/. Of course, you are always welcome to call me (785-238-4161) or drop by the Geary County K-State Research and Extension office at 119 East 9th to discuss your questions about the ACA legislation and the new online system used for finding affordable health care policies.