

Greeley Tribune

Health Alliance to aide in meeting health insurance mandates

September 28, 2013

A path to guaranteed — and affordable — health insurance is about to be open for Weld County's uninsured, and residents won't be on their own in navigating the complications.

The state's health insurance exchange, Connect for Health Colorado, is set to open Tuesday for residents to enroll as a part of the federal Affordable Care Act's mandate for all residents to obtain health insurance by Jan. 1.

And the Northern Colorado Health Alliance, the Weld County hub for the state exchange, will be there with aides on the ground, online and on the phone to help residents get from A to B, officials say.

"We want consumers to really understand this is not a political agenda for us," said Stephanie Keener, coordinator for the NCHA in Weld County. "We're here to help people meet the requirements of the law and understand the requirements. We cannot sway someone to one plan or another. We are just here to assist."

Regardless of politics that continue in Washington, the Affordable Care Act is the law and has been for three years.

"While Congress fights, the laws are the laws, and we do have the requirements, and we've got organizations in place to get people enrolled," said Mark Wallace, CEO and medical director for NCHA. "I think we have to remind people that it's not unusual for Congress to fight, and we tweak a lot of laws we already have in place. If they can overcome their standoffs, eventually, they'll iron out some things. But for now, it's full steam ahead. This is the law."

Residents with health insurance may have already noticed preventative services are now fully covered under their own plans. And beginning this month, insurers will no longer be able to turn people away for pre-existing conditions and everyone will be paying the same for insurance regardless of their sex — it's all based on income levels.

The insurance mandates begin in January, and by 2015, the pay-for-performance model for doctors will begin.

With an estimated 829,000 uninsured residents — more than 37,000 of which are in Weld County — Colorado is one of the few states that opted to set up its own health insurance exchanges when the Affordable Care Act became law, opting to run the program as a state rather than under the stewardship of the federal government.

Greeley Tribune

The state set up Connect for Health, a database which sorts 150 different health plans all approved to offer basic insurance coverage under the new law, including mental health coverage and expanded preventative care services for all ages.

The health exchange is open to all uninsured residents, as well as small business owners of 50 employees or less that cannot afford to offer insurance. It operates like a Travelocity site, comparing differing plans based on people's needs and affordability. And, people can research, sign up and buy it all online.

Or, they can try it out and come back to it — shop anonymously. If you're covered through an employer, you can compare rates to see where you can get the best deals — all insurance plans on the exchange are private. They are not government-run.

The new law also imposes penalties every year for failure to sign up, but it also provides tax credits to residents to help make the premiums affordable.

There are waivers for those whose resulting premiums would be still be too expensive, or if premiums are above a certain percentage of their gross income. But officials expect that to be a rare insurance. Insurance premiums, though not out yet, are expected to be much less than what some anticipate.

“With the premiums we're anticipating, it's not going to be easy to make that waiver,” Wallace said. In New York, for example, premiums through health exchanges were 50 percent less than what residents typically would pay, according to the New York Times.

According to the Times, “Beginning in October, individuals in New York City who now pay \$1,000 a month or more for coverage will be able to shop for health insurance for as little as \$308 monthly. With federal subsidies, the cost will be even lower.”

The affordability comes in the competition among insurers, the increased number of payers into the system, as well as federal tax credits that will be doled out to those who qualify. No longer will America's insured, for example, pay for the uninsured's medical bills at the emergency room through higher premiums.

“You'll be very surprised as to how affordable it is,” Keener said. “The whole point of the law is to have affordable health care. It isn't to price people out of the marketplace.”

Navigating the strange world of insurance plans, premiums, co-pays and coverage ares won't be easy. That's where Wallace and the Northern Colorado Health Alliance come in.

The NCHA has nine aides who will be on hand at area libraries and in the office beginning this week. The staffers can help people sign up, answer questions, and assist with the entire process.

“And, we're free,” Keener said. “We'll spend an hour to 90 minutes with someone” to help them navigate these new territories.