

Obamacare kicks off with a bumpy start

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SALT LAKE CITY, Utah (ABC 4 Utah) - Despite the government shutdown today was the first day Americans could go online and sign up for health care coverage under the Affordable Care Act or Obamacare, but it's not exactly smooth sailing the first day on the open marketplace.

Dozens showed up Tuesday to the Sorenson Center in Salt Lake to get their questions about the Affordable Care Act answered.

Donavon and Deborah Largent own a business, have five kids and haven't had insurance for the past three years. "How much am I going to pay verses what I'm I paying now?" asked Donavon Largent.

The Largents are among the 48 million uninsured Americans the Affordable Care Act was designed to cover.

"It's nice to see we can afford insurance for our family which is a big piece of mind," said Deborah Largent.

But it doesn't mean they don't have concerns.

Donavon Largent said, "My premium, my deductible and my cap. If I know what it is, if I can have the same doctor, then I think I'll be happy."

Those answers can be found on the government website www.healthcare.gov

That's where people can shop around, compare plans, and buy insurance regardless of age, gender, income or pre-existing conditions. But the website was down much of the day because it was overloaded.

Alan Pruhs, Executive Director of the Association for Utah Community Health told ABC 4 Utah, "You can imagine with 24 million Americans, if one million of them got on to the marketplace at one time then obviously going to be complications."

Pruhs says this is day one of a six month enrollment process, so there's plenty of time to get questions answered.

One local company is up and running and helping get people insured. Arches Health Plan is Utah's only nonprofit, member-governed insurance company - think of it like a credit union for health insurance. They say the open market place is going to give people options they can afford.

Lynn Baker, Arches Health Plan CEO told ABC 4 Utah, "What that allows the member to do is to compare apples to apples the various carriers that are offering the same level of benefits. The carriers have to compete based on the premiums they're going to charge to attract their membership."

It's consumer driven and competitive, but before picking a plan the consumers want to be informed.

"It's just kind of one of those things where you want to know everything before you jump in," said Donavon Largent.

For more information on the Affordable Care Act, you can find help at:

<http://www.healthpolicyproject.org/TakeCareUtah/>

<http://www.uw.org/211/>

<http://www.archeshealth.org/>

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