

## Help Available Navigating "Affordable Care Act" Marketplaces

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SALT LAKE CITY - Services are available in Utah to help residents navigate the online marketplaces that open today as part of the Affordable Care Act. According to Randal Serr, director of the Utah Health Policy Project, [TakeCareUtah.org](#), which also opens for business today, will lead users to "Navigators" whose job it is to provide assistance registering for the ACA.

"You can find navigators or other people that can assist you with these new options based on proximity," Serr said. "So you'll type in your ZIP code and the two or three places closest to you will come up, where you can go to get direct one-on-one help."

Registering to purchase health insurance is done online at [HealthCare.gov](#). The ACA is designed to provide affordable health insurance to the under-insured or those who have no health insurance.

Serr pointed out that there actually is little direct government involvement in the health insurance part of the program. He said private companies compete for business in the open marketplace. Serr adds that the Affordable Care Act mandates that the majority of all health insurance premiums are spent to benefit the consumer.

"About 80 percent of the money we spend on health insurance has to actually be used for health care. Not CEO bonuses, not advertisements, administrative costs and those sorts of things."

Serr said the majority of Americans who already have health insurance will notice very little in terms of changes to their coverage. The Utah Health Policy Project is one of several agencies involved with [TakeCareUtah.org](#).

*Troy Wilde, Public News Service - UT*

- See more at: <http://www.publicnewsservice.org/2013-10-01/health-issues/help-available-navigating-affordable-care-act-marketplaces/a34790-1#sthash.dDisiev.dpuf>