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Obama's marketplaces falter, but Utahns can get help

Health reform • Administration says website fixes could run through the end of November.

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Add this to holiday wish-lists of hundreds of thousands of uninsured Utahns: health coverage.

The Obama administration has hired a private firm to patch its problem-plagued insurance shopping portal www.healthcare.gov and says repairs could take through the end of November. That leaves consumers two weeks, or until Dec. 15, to secure a plan that kicks in on January 1.

Federal officials, however, are delaying enforcement of the Affordable Care Act's Jan. 1 insurance requirement by six weeks. People will avoid tax penalties as long as they are covered by the end of March.

The site is considered the key path for Americans to comparison shop for the plans available in their states and, if they qualify, access federal subsidies or publicly funded programs such as Medicaid. Beginning in 2014, nearly everyone must have health insurance or face a tax penalty.

For Utahns who need help finding coverage, it's available by phone, on the Internet and in person around the state.

Among the options: three Utah groups selected by federal health officials to serve as "navigators," which help the public use the online marketplaces.

The three — the Utah Health Policy Project (UHPP), Utah AIDS Foundation and the National Council of Urban Indian Health — have received grants from the Centers for Medicare & Medicaid Services.

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Dial 2-1-1 • UHPP, a nonprofit advocacy group, sought a navigator grant with two partners, the Association for Utah Community Health and the United Way's 2-1-1 community help line.

The grant supports a network of nearly 50 community nonprofits that are assisting Utah's underserved populations, including ethnic and cultural groups, the disabled and the poor, according to Randal Serr, director of UHPP's Take Care Utah program.

"We are looking forward to helping more Utahns find health insurance that fits their budget," Serr said. "We have partnered with some fantastic organizations that enjoy the high level of trust in their communities to get the job done."

You can visit www.takecareutah.org to find a navigator near you.

Other navigators will be based at the Utah AIDS Foundation and the Urban Indian Health Center in Salt Lake City.

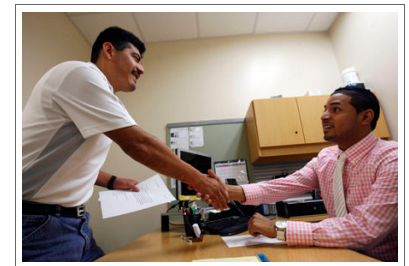
The foundation estimates about 20 percent of Utah's lesbian, gay, bisexual and transgender (LGBT) community and their families will need direct help from navigators. A major focus of the foundation's outreach is Utahns living with HIV-AIDS and the LGBT Latino community.

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Help in the community • Utah's 11 community health centers, which dot the state from Logan to St. George, are sharing \$1.3 million in grants to help residents enroll in health insurance.

The grants will support additional staff, and the new employees will work one-on-one with clients to help them find coverage, said Jennifer Lloyd, deputy director of the Association for Utah Community Health.

Here's where the Wasatch Front centers are located: Community Health Centers, Inc., which has locations in Midvale, Salt Lake City and its Rose Park neighborhood and Taylorsville; Wasatch Homeless Health Care, Salt Lake City; Mountainlands Community Health Center in Provo.



Francisco Kjolseth | The Salt Lake Tribune Roberto Sanchez, left, of Ogden thanks Steeven Alvarez at the Midtown Community Health Center in Ogden, after Alvarez helped him with documentation required for his children's Medicaid coverage. Community health centers are playing a key role in enrolling the uninsured in health insurance programs under the Affordable Care Act.

These centers have additional sites around the state. Find all the locations, contact information and more at www.auch.org.

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Call for help • Call center operators can answer questions on a 24-hour hotline at 1-800-318-2596.

Nationally, about 9,000 help desk agents are taking calls in English, Spanish and about 150 other languages. Roughly 2,000 of those employees are based at call centers in Utah — one in Layton and in Sandy — but calls will be coming in from throughout the nation, so don't expect your call necessarily to be answered by a local.

Employees are trained to help consumers compare plans and walk them through the application process, but agents can't choose a plan for a consumer, said Mike Fierberg, a spokesman for the Centers for Medicare and Medicaid Services.

"We know that a large proportion of people don't understand health insurance and the call center people are there to provide guidance," Fierberg said.

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Try a broker • Insurance brokers may not be familiar with the ins and outs of Medicaid, but they know health insurance.

"Navigators can only help you fill out an application. A certified insurance agent can recommend and discuss plans," said Justin Peterson, an agent with Laub Insurance Agency.

Brokers are familiar with Utah's hospital networks and insurance company track records, Peterson pointed out.

They can help consumers anticipate their health costs, based on prior spending, and find coverage matched to their budgets and specific health needs, he said. "Those are the kinds of questions we deal with on a daily basis."

Some work for insurance carriers and have financial incentives to steer consumers to that carrier.

But many brokers are certified to sell all plans on the exchange, said Peterson. Commissions are built into the premiums shoppers pay, whether they use a broker or not, he said.

Insurance agents and brokers who have completed ACA certification are listed on at bit.ly/brokerfind.

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Information from insurers • Consumers can call or check the websites of the six businesses selling policies on Utah's exchange.

Arches Health Plan, for example, has web-based tools that allow consumers to shop its exchange plans and drill down to see whether their doctor is covered. But the nonprofit Consumer-Oriented and Operated Plan, or CO-OP, can't connect shoppers to possible federal subsidies.

Arches is proposing a temporary "work-around" to federal health officials, which would entail enrolling shoppers, estimating their subsidy, and billing the feds for payment of those individuals' tax credit.

But going directly to individual insurers risks limiting customers' choices, because carriers don't market competitors' plans.

"To see the full range of options, consumers will need to be patient with healthcare.gov," acknowledged Judi Hilman, Arches vice president of strategic partnerships and consumer engagement.

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A peek at prices • If www.healthcare.gov isn't working, consumers can at least see the prices of exchange policies in their area in a report from the Utah Department of Insurance. Prices vary by county and competition is fierce, with 96 plans to choose from statewide. Find the report here or see a federal worksheet at <http://1.usa.gov/19VKIzp>.

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Help on the web • Salt Lake County offers residents an online resource at <http://www.slco.org/humanservices/affordablecareact>, which explains the main aspects of the law and how it might impact them. It also links consumers to federally run sites with the most up-to-date information.

"The ACA is a huge [law] and a lot of information," said Lori Bays, director of Salt Lake County's human services department. "We've tried to boil it down."

The idea for the site grew out of concern that the ACA's many rules might leave consumers confused, Bays said. She expects many county departments will be queried by citizens and said that's why the site made sense.

In addition, the county is training staff so they can help the public connect with the right resources.

"In one way or another, the Affordable Care Act affects all of us," said Bays. "It's important for people to have information."

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Utah's two exchanges

Utah is unique among the states. Its marketplace for individuals and families is run by federal health officials, and is found at www.healthcare.gov.

The state operates another exchange, Avenue H, exclusively for Utah small business owners who opt to use it and their employees. It's located at AvenueH.com. Learn more about Avenue H on page P8.

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At a glance: Help with enrolling

Options include:

Online chat at healthcare.gov

Toll-free call center at 1-800-318-2596

Go to www.takecareutah.org or call 211 to find the nearest trained navigator

Find a certified insurance broker near you at bit.ly/brokerfind

Try this calculator to find out if you might qualify for a subsidy: <http://kff.org/interactive/subsidy-calculator/>

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Utah's uninsured

By the numbers

State estimates

2011 • 301,700

2012 • 377,700

2013 • 376,600, 13.2 percent of the population

Federal estimates

2010 • 380,921

2011 • 411,926

2012 • 411,000, 14.4 percent of the population

Sources: U.S. Census Bureau's Current Population Survey; Utah Department of Health

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