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Utahns, still need health insurance? There are options

Buyer beware • Pay attention to rolling sign-up deadlines, bare-bones plans and penalties, warn consumer advocates.

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For months consumers have been told that their last chance to buy health insurance was March 31, the deadline for enrolling in the Affordable Care Act's (ACA) online insurance marketplace.

That's generally true — with a few major caveats bound to befuddle consumers.

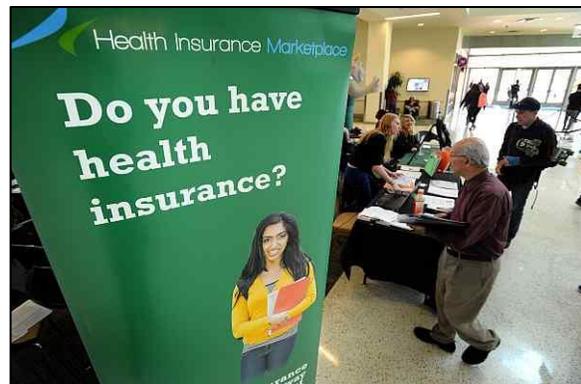
With a few exceptions, the marketplace www.HealthCare.Gov is closed until the next sign-up period starting Nov. 15. But some insurers, such as Arches Health Plan, Humana and SelectHealth, are selling Obamacare policies off the exchange through April 15 to consumers stymied by technical difficulties on the site.

Additionally, SelectHealth is marketing limited, stop-gap health plans year round, a boon to procrastinators who might otherwise be locked out of coverage for the year.

But those plans are temporary, bare-bones and devoid of new consumer protections, which means they're not ACA-compliant. Buy one and you'll still pay the uninsured tax penalty.

"We're open with all customers. We tell them it's not an ACA-compliant plan," said SelectHealth spokeswoman Carrie Brown. "We wouldn't steer anyone toward it unless it was something they wanted."

Elsewhere across the country, insurers have gone into hibernation.



Consumers could once buy individual policies any time of the year, even on Christmas Eve. Now, with limited exceptions, individual policies are only sold during open enrollment windows, much like Medicare.

A federal rule frees insurers to continue selling individual ACA-compliant plans off the exchange provided they don't discriminate against sick people. But few are taking that path since it opens them to risk through adverse selection, or people waiting until they get sick to sign up.

SelectHealth's "transitional" plans do discriminate; those with pre-existing conditions may not qualify. They offer protection against major illness or injury for 30 days, or up to six months, but don't cover prescription drugs, preventive care, mental health or maternity care.

Such plans are allowed under federal rule, provided they're intended to last only a short time, said Michael Fierberg, regional spokesman for the U.S. Centers for Medicare and Medicaid.

SelectHealth has offered transitional plans for years, a remnant of the days when insurers could cherry-pick healthy customers.

"If you think we turned a corner in 2014, that all insurance for sale after that would be guaranteed, ACA-quality coverage, you're wrong," said Jason Stevenson, communications director for the Utah Health Policy Project.

Arches, one of two Utah insurers selling ACA-quality coverage through April 15, hopes to capture the countless Utahns who "got stuck somewhere in process" of enrolling on HealthCare.Gov, said Judi Hilman, the health co-op's vice president of consumer engagement.

The marketplace itself remains open through that date for individuals who tried registering before March 31 and hit roadblocks.

"It's keeping us busy. We're doing more enrollment now than almost ever," said Hilman.

If the parade of moving deadlines is confusing, just wait — there's more.

If you move to a new state, have a baby, get married or lose job-based or public health benefits such as Medicaid, you're eligible to enroll in www.HealthCare.Gov.

But you'll only have 60 days from the time of such "qualifying life events" to pick a plan, which has consumer advocates worried some people will slip through the cracks.

It's especially problematic for the average 6,800 low-income Utahns who fall off public health programs such as Medicaid each month.

Families with kids on the Children's Health Insurance Program (CHIP) usually have two to three months notice before losing benefits due to job and wage changes.

But Medicaid clients are given 10 business days notice, putting them at risk of having a gap in coverage.

The rolling deadline for enrolling in HealthCare.Gov is the 15th of the month prior to when the new coverage starts. CMS is considering pushing the deadline to the end of month, which would help, said Lincoln Nehring, a health policy analyst at Voices for Utah Children.

Still, Nehring worries many Medicaid enrollees, a vulnerable population not accustomed to shopping for insurance, will miss the sign-up window.

“It’s a big problem if you have ongoing health needs,” he said.

In benefit termination notices, Utah’s Department of Workforce Services is taking pains to notify clients of sign-up deadlines. They also refer clients to insurance navigators capable of helping them enroll, said associate eligibility director Kevin Burt. When clients call the agency with questions, “we can transfer calls directly to navigators,” he said.

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Still confused?

There are several options for those who need help understanding their insurance options:

Go to <http://www.takecareutah.org> or call 211 to find the nearest trained navigator.

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

Call Utah’s Insurance Department, 801-538-3800.