

Health care workers prepare for Affordable Care Act open enrollment

Written by [Devan Chavez](#)

November 4, 2014

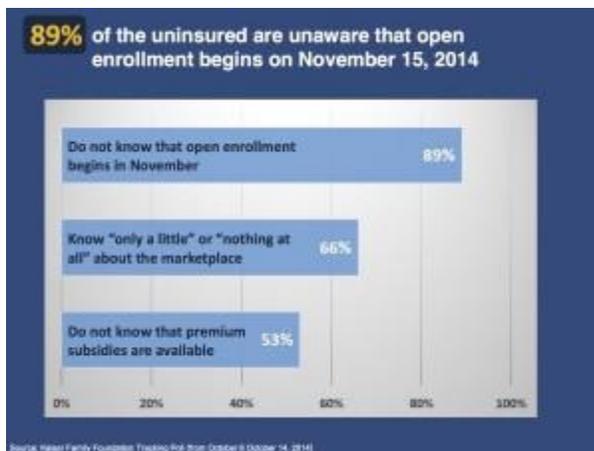
Link: <http://www.stgeorgeutah.com/news/archive/2014/11/04/drc-health-care-workers-prepare-affordable-care-act-open-enrollment/#.VFqgsMnuZm0>

ST. GEORGE — With open enrollment for coverage under the Affordable Care act quickly approaching, health care assistants and volunteers are being made available to assist those who may be curious about applying for health care coverage or have questions about the options available.

The 2015 open enrollment period to apply for [health care coverage](#) under the Affordable Care Act begins on Nov. 15, and will only be available for three months — half the time it was for the 2014 open enrollment period.

There are currently two different cycles of insurance enrollment; open enrollment and special enrollment, Jason Stevenson, education and communication director for [Utah Health Policy Project](#), said.

Open enrollment



89 percent of the uninsured in the United States are unaware open enrollment begins on Nov. 15, 2014 | Graphic courtesy of Utah Health Policy Project, St. George News

Open enrollment is a time period during which a person is able to sign up for insurance and it will immediately start the first day of the following month.

A person can choose to sign up at any time and for any reason during this period, he said. They can get sick on Monday and apply for insurance on Tuesday.

“Pretty much, the door is open and unlocked,” Stevenson said.

The 2014 open enrollment period lasted for six months, Stevenson said. The 2015 period will only be lasting until Feb. 15, 2015, for a total of three months.

Shorter enrollment periods can be beneficial because they encourage people to act faster instead of waiting until the last minute, Stevenson said. Also, not as many people are expected to sign up in the 2015 period.

Special enrollment

Special enrollment is a time of the year in which applicants are unable to apply for insurance unless they are experiencing a qualifying life-event, Stevenson said. These events could include getting married or having a child; but do not include getting sick or injured.

If the proposed life-event does qualify, Stevenson said, that person would have 60 days to enroll in an insurance program.

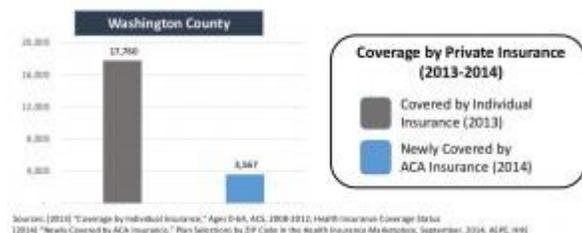
there has been a lot of pent-up demand from people waiting to sign up

“We’re in this special enrollment period now and are about to transition to open enrollment on Nov. 15,” Stevenson said, “which means there has been a lot of pent-up demand from people waiting to sign up.”

Affordable Care Act in Utah and Washington County

In the 2014 open enrollment period, over 84,000 Utahns signed up for coverage under the ACA, Stevenson said. Another 15,000-20,000 are believed to have signed up during the special enrollment period.

Number of people in Washington County covered by private insurance in the 2013-2014 coverage year | Graphic courtesy of Utah Health Policy Project, St. George News



Health care workers are expecting around 50,000 additional Utahns to sign up for the 2015 open enrollment, Stevenson said. If that number is met, Utah will have enrolled close to 150,000 people under ACA coverage.

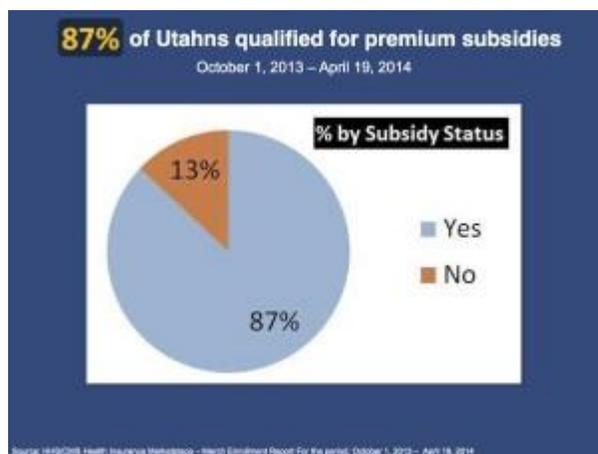
A portion of that number can be attributed to those living in Washington County. According to UHPP, over 3,500 people in Washington County enrolled under ACA coverage in 2014.

How much does coverage cost?

What can often put off or confuse people about the overall coverage is they do not take subsidies into account, Stevenson said. Subsidies are certain amounts of the total insurance cost that are not required to be covered by the person or persons being insured.

For example, the average cost for a single 30-year-old nonsmoker in Washington County would be \$225 per-month, Stevenson said. People will see that number and immediately start to panic because that is the amount they are envisioning having to pay.

“If that person makes make \$26,000 a year, he actually is going to be paying \$156 per-month for his plan,” Stevenson said, “and the deductible is going to get (lowered) as well.”



Percentage of Utahns covered by premium subsidies for the 2014 enrollment period | Graphic courtesy of Utah Health Policy Project, St. George News

These subsidies, Stevenson said, are on a slidable scale. This means the subsidy amount lessens as the amount of money a person makes each year increases. Subsidies are available to people up to 400 percent of the federal poverty level.

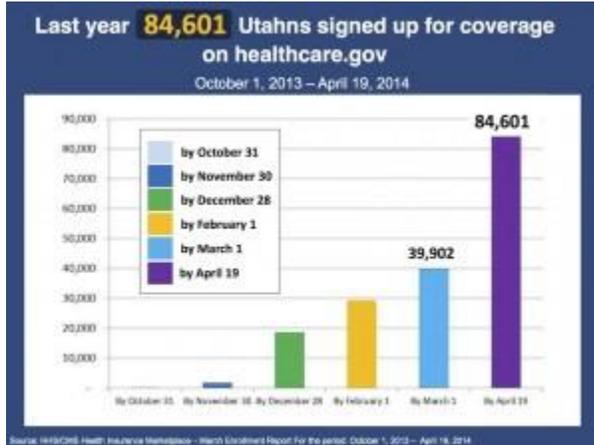
Those who want to learn more about what subsidies they may qualify for or what plans would best suit their families needs, can contact experts called navigators and certified application councilors

Navigators, certified application councilors and signing up for ACA coverage

Navigators and certified application councilors are the trained experts who are ready to help people sign up for coverage, Stevenson said. Many of them worked in this same area for the 2014 open enrollment period and know how best to help answer questions people may have about ACA coverage.

While these experts cannot physically buy a plan for someone, they can help walk people through the process and answer all the questions they may have about the best available options, Stevenson said. They can do this by asking applicants if they have a certain hospital or doctor they prefer, or by going over the applicant’s medical needs and history.

“They make sure that it all works out,” Stevenson said. “They are there to be by your side – who make sure you’re not missing anything.”



Number of Utahns who enrolled in ACA coverage during the 2014 open enrollment period | Graphic courtesy of Utah Health Policy Project, St. George News

The best way to get a hold of a navigator or counselor is by visiting the [Take Care Utah website](#), Stevenson said. The website was originally created by UHPP as a tool to assist people in finding help options closest to them.

The website is extremely useful to the public because it can give them a list of the available options in their area, Stevenson said. All they have to do is [enter in their zip code](#) and the list will appear along with a map of all the nearby locations.

“It’s just so much easier if you have someone walking you through it who has already signed up a thousand people,” Stevenson said. “If (they) don’t have the internet, they can call the phone number 2-1-1 and get assistance directly over the phone.”

One of the main places citizens is Washington County can speak with a navigator and counselor is at [Family Healthcare](#), Stevenson said. Their office is located at 25 N. 100 East, Suite 102, in St. George and are open Monday-Friday.

the public would be smart to seek out help from a specialist who can assist them

While there are some people who may be able to navigate and submit their application on the [healthcare website](#) by themselves, Stevenson said most members of the public would be smart to seek out help from a specialist who can assist them. If they choose to do go about the process on their own, that option is always available to them as well.

When does coverage start?

Those who are planning on applying for coverage during open enrollment are advised to get in early, Stevenson said. If people wait until the last minute there is going to be a larger amount of people waiting and the process may not go as smoothly.

Stevenson said it is also important for people to know that the 15th of each month is a form of mini-deadline. Any applications filed after this time will need to wait an extra month for the coverage to begin, so it is suggested people apply before that time.

The earliest you can have the insurance start is Jan. 1, 2015

“The earliest you can have the insurance start is Jan. 1, 2015,” Stevenson said. “This means you would want to sign up between Nov. 15 and Dec. 15 to ensure ... the insurance would start would start at the beginning of 2015.”

Changes for those already with ACA coverage

It is important for those who currently have ACA coverage to consider all their options, Stevenson said. This is because the plan they entered into for coverage in 2014 may no longer be the one best suited to their needs.

“It might be that there is a (new) plan out there that could actually be better,” Stevenson said.

People can learn more about these plans by visiting the [healthcare website](#) or by contacting the navigators and certified application councilors.

Resources

- [Take Care Utah](#) | [Find Help](#) | Telephone: 2-1-1
- [Healthcare.gov](#) | ACA Enrollment
- [Utah Health Policy Project](#)

Email: dchavez@stgnews.com