

Obamacare glitch leaves sick woman ironically uninsured

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Video:

Link: <http://kutv.com/news/get-gephardt/obamacare-glitch-leaves-sick-woman-ironically-uninsured>

(KUTV) After paying her dues as a part-timer, Ashley Applegarth was rewarded with a full-time gig in Salt Lake City's accounting department. The job comes with better hours, better pay, and perhaps most importantly for this young mother, benefits.

Until now, the Affordable Care Act has given Ashley a much needed stop-gap because it allowed her to apply for medical insurance through the healthcare marketplace.

Now that she has insurance through her employer, she has tried to cancel that marketplace policy. Ashley says they can't seem to get it cancelled.

"They keep saying it's a technical error," she said.

It's a technical error which has left Ashley, for several weeks, appearing to be double-insured which is having an ironic and devastating consequence. Her new insurance is telling Ashley that until she can prove her old policy is cancelled, they can't cover her and her old insurance policy

says that because the marketplace is attempting to reflect her policy as cancelled they can't cover her.

In other words: she has two insurance policies and zero coverage.

"I have medication that if I don't have I'll end up in the hospital and I can't get it," she said.

Running low on her necessary medication and not able to get anyone with the marketplace to straighten out their error, Ashley decided it was time to Get Gephardt.

When we contacted the healthcare marketplace administrators on Ashley's behalf spokesperson Michael Fierberg told us this is a good news/bad news situation.

The good news is that our call pointed out "some technical issues" in their system that they are going to fix. Going forward, consumers "will not experience this problem," Fierberg said.

The bad news is that the marketplace administrators are "trying to get [Ashley's] case resolved," but so far, can't figure out how.

Fierberg did suggest a few hoops that Ashley could jump through to try and get herself covered. They suggested she take a letter from her old provider saying that her old coverage has been cancelled, even though it still shows as active by the marketplace, and ask her new insurance company accept that letter as "best available evidence" to begin insuring her.

Good news for Ashley: that extra hassle seems to have worked. She says her new insurance company has accepted that letter and she has coverage.

Still, Ashley says she is mad, especially because both insurance companies told her they wanted to help get her cancelled and enrolled -- but they couldn't. The Affordable Care Act makes it illegal for people covered through the marketplace to deal directly with their insurance company to make any changes to the policy. Cancelling a policy or adjusting a subsidy must be done through the healthcare marketplace.