

# Getting back on board with ObamaCare



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It's November and that means open enrollment has started for 2016 coverage through the Patient Protection and Affordable Care Act, commonly referred to as ObamaCare.

Utahns will have until Jan. 31, 2016, to enroll or change one of the health care plans provided through the Affordable Care Act's Health Insurance Marketplace. People that enrolled or change plans by Dec. 15 will begin coverage on Jan. 1, 2016.



Clark Wilkey, an application counselor with Family Healthcare at the Cedar City Clinic, said the various plans offered through the marketplace are put in place to give people with different incomes the best option for their pay grade.

"You go through the application process and then you either qualify for a tax credit or you don't qualify at all for the marketplace," Wilkey said. "I've been doing this for a couple of years since it's actually opened and we have seen an increase of individuals coming in and receiving help."

As of June 30, more than 120,000 people in Utah were covered through the Affordable Care Act with more than 70 percent of Utah enrollees being able to find plans for \$75 or less a month in premiums after tax credits, according to the Centers for Medicare and Medicaid Services.

Kenneth Andrew Lee, St. George Downtown Clinic applications counselor, said the marketplace has plans based on income information from the individual and household members with the total being what someone is eligible for.

"They work on a scale based on the federal poverty level with the Affordable Care Act," Lee said.

"Usually, the range to qualify for a plan in the marketplace is between 100 percent to 400 percent of the federal poverty level."

There are four categories of plans, Bronze, Silver, Gold and Platinum, with the cheapest paying for 60 percent of the medical cost. Lee said most people choose a Silver plan as this covers 70 percent of the

cost and has a zero deductible. He said when enrolling, people also need to realize different plans are also covered by different doctors.

The 3-month open enrollment period is the only time when people can sign up for ObamaCare without excuse.

If someone wants to sign up during the other nine months of the year, they would need a life-qualifying event, such as getting married or having a baby, to enroll, said Jason Stevenson, education and communication director at Utah Health Policy Project. Getting sick or simply forgetting to enroll will not qualify and would require waiting until the next open enrollment period.

Randal Serr, Take Care Utah director, said people should know that while rates for the Affordable Care Act may seem to be rising, subsidies are also going up.

Stevenson added another misconception people should be aware of is that the Affordable Care Act is not public or government insurance but rather private insurance from private companies.

He said many people don't realize this insurance is also made affordable through subsidies. On the other hand, if someone has an employer-based insurance policy, most often the employer will pay for the insurance premiums

Stevenson said Washington County was the fastest growing county in 2015 for insurance through the ACA. The county was up 87 percent between 2014 and 2015 with almost 10,000 people signed up for insurance by about March of 2015 compared to about 5,000 people during the first year.

Stevenson said St. George is one of the top cities in Utah in terms of enrollment with the No. 3 and 5 spots according to zip codes. However, one of the area's most popular plans will be ending coverage at the end of this year, something residents should take note of.

"One of the challenges we have in Washington County is that Arches Health Plan was cancelled, they were the co-op insurer and they offered a lot of plans that were very popular in St. George and surrounding areas," Stevenson said. "That means anyone who has Arches insurance has got to sign up for a new plan. Otherwise they're going to be uninsured."

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