

Obamacare enrollees in Moab to lose Grand Junction coverage

Rudy Herndon Moab Sun News | Posted: Thursday, December 10, 2015 10:13 am

If you held off on buying health insurance through the federal marketplace at healthcare.gov with the hope that you could find a new plan with access to coverage in Grand Junction, Colorado, you're in for a disappointment.

Moab health insurance broker Charlie Kulander said last week that SelectHealth will not offer Grand County residents access to medical specialists and other providers across the Utah-Colorado state line.

However, Kulander and others have been lobbying the Salt Lake City company to provide Grand Junction coverage, and he said that SelectHealth officials are receptive to the idea of further discussing the issue with the community.

“Possibly, we can have that option again, because nobody wants to drive over Soldier Summit in the middle of winter to go see a specialist (in Salt Lake City),” he told residents who attended a Moab Free Health Clinic insurance information session on Friday, Dec. 4. “I mean, that alone will put you in the ER sometimes.”

Arches Health Plan is still offering that coverage through month's end, making it the most attractive option for many Grand County residents who signed up for health insurance when the Affordable Care Act, or Obamacare, took effect two years ago. However, that health insurance cooperative will essentially dissolve at the stroke of midnight on Jan. 1, 2016.

State regulators placed the financially struggling co-op into receivership last month, after the Centers for Medicare and Medicaid announced that it would pay Arches a tiny fraction of the federal funding it was expecting.

At about the same time, health insurers BridgeSpan Health and Altius dropped out of Grand County altogether. That leaves SelectHealth as the only local option to choose from on the healthcare.gov marketplace during the current open enrollment period, which runs through Tuesday, Dec. 15.

“Hopefully, next year we'll have more competition, but basically, the marketplace, which is supposed to be a competitive marketplace, is now a monopoly,” Kulander said.

Of course, residents who are not insured through their employers can always find non-marketplace



Charlie Kulander

[Courtesy photo]

coverage through Regence Blue Cross Blue Shield and other insurance companies. However, they won't qualify for federal subsidies that can help offset the costs of their monthly premiums.

As for those who do sign up for one of SelectHealth's 19 local plans, they will have access to Moab Regional Hospital and Moab Family Medicine, according to Sarah Shea, the hospital's director of marketing and community relations.

“All of the doctors at the hospital will be covered under SelectHealth,” she said. “Moab Family Medicine is also doing the same thing, so you will have coverage in Moab.”

Kulander said that residents who are insured through SelectHealth will be able to see top-notch specialists beyond Moab, even if they have to drive the extra distance into the Salt Lake City area.

“It's not as bad as we all feared; it's actually looking pretty good on a lot of fronts,” he said. “I know there are a lot of panicked people – especially Arches (Health Plan) people – but the ship is righting itself, and we're going to sail right into 2016 with few problems.”

On the plus side, Kulander said, SelectHealth is affiliated with Intermountain Healthcare, whose network includes Huntsman Cancer Institute and the University of Utah Hospital, as well as LDS and Intermountain hospitals.

“In some ways, I think it's an even more robust network than Arches was providing,” he said. “We don't have St. Mark's; we don't have Salt Lake Medical Center, but I would trade those any day for Intermountain and LDS.”

For local consumers, the major downside is that SelectHealth's coverage is limited beyond the state line, despite Grand Junction's geographic proximity to Moab.

“The out-of-state coverage with SelectHealth is definitely dicey,” Shea said.

In cases where people need emergency medical care or urgent-care services in Grand Junction, Shea urges them to call SelectHealth. To find out if the insurer will authorize those visits, SelectHealth customers can call a toll-free member advocate hotline at 800-515-2220 between 7 a.m. and 8 p.m. on weekdays, and from 9 a.m. to 2 p.m. on Saturdays.

As a heads-up, though, Central Utah Insurance agent Renee Troutt cautioned that a patient's emergency status will last only so long.

“Once they stabilize you, you're not necessarily in emergency any more, and it can go against out-of-network charges,” Troutt said.

If SelectHealth's customers go to a “non-preferred provider,” the insurer may pay a reduced rate, or it may not cover the service at all, Troutt said. For that reason, Troutt said, they should try to find a medical provider that SelectHealth will cover.

“If you're buying a (healthcare.gov) marketplace plan, you definitely need to stay within their network to get the best coverage,” she said.

A full list of SelectHealth's approved providers is available on the insurer's website at selecthealth.org.

The current range of SelectHealth's insurance options starts at \$270 per month, and runs up to \$411 per month.

Many enrollees may qualify for federal subsidies if they meet certain criteria. Shea also urges those who are still struggling to pay their bills to take advantage of Moab Regional Hospital's financial aid service – even if they are insured. The service is currently underutilized, she said, especially among those who have health insurance.

“If you're having trouble with your medical bills, come in and sit with one of our financial counselors,” she said. “Even if you have insurance, you can get financial assistance if you qualify.”

As residents continue to shop for new plans, Shea wants them to know that the hospital will continue to accept Arches' insurance through 11:59 p.m. on Dec. 31.

“So don't worry about your coverage with Arches through this year,” she said.