

Help with health insurance enrollment available from local Navigators

By Nancy Woolery Bloomington Health Projects Manager | Dec 5, 2017

Open enrollment for the Health Insurance Marketplace, sometimes referred to as “Obamacare,” is happening now through Dec. 15.

Health Insurance coverage for “Obamacare” begins on Jan. 1, 2018, if you are enrolled in a plan by Dec. 15, 2017. Marketing funds used to promote the Health Insurance Marketplace nationwide were cut by 90 percent this year. Therefore, many people are unaware that there is now a shorter open enrollment period compared with previous years.

We are fortunate in Monroe County to have trained certified Navigators spreading the word about the Marketplace, and ready to assist those who need help enrolling in an individual or family health insurance plan.

The number of insurers in the Marketplace for the 2018 plan selection decreased from previous years. Monroe County will have only two insurers in the Marketplace. Premium tax credits are still available to those individuals and families who qualify.

A tax credit can be used to lower your monthly insurance payment (premium) when you enroll in a plan through the Health Insurance Marketplace. Your tax credit is based on the income estimate and household information you provide on your Marketplace application. If your estimated income falls between 100 percent and 400 percent of the federal poverty level for your household size, you qualify for a premium tax credit. For example, a family of four with a household income of \$94,000.00 can receive premium tax credits through the Health Insurance Marketplace.

Navigators can also sign people up for state health insurance plans, which are income-eligible programs based on family size and household income. Examples of state health plans include the Healthy Indiana Plan (HIP), Medicaid, and the Children’s Health Insurance Program (CHIP), which is called Hoosier Healthwise.

I contacted several of my Navigator “colleagues” to find out how they have helped those in need of finding health insurance.

Katie Rodriguez, a Navigator for Covering Kids and Families of Indiana at South Central Community Action Program, said that most people have no idea where to start, so she will spend time explaining what premiums and deductibles are and how they work. She will answer questions about how premium tax credits work in the marketplace, how to choose a health care

plan, and once enrolled, how to use their benefits. Rodriguez said there are others who just want to make sure that they're making the right choice selecting a plan before they submit their application. "Health coverage can be very confusing, but we try to make it as easy as we can. We want people to feel comfortable coming to us so that they can find coverage, see their doctors, and take care of themselves and their families."

Laura Burgess, a Navigator with IU Health Individual Solutions, said that she had a gentleman come in who received a letter from an insurance company that said his monthly premium would go up a couple of hundred dollars. Burgess reviewed his income with him, and he was found to be eligible for a state plan (Healthy Indiana Plan). This man might have gone ahead and paid his premium with the insurance company had he not come to her office.

United Way of Monroe County has been a dedicated supporter of the Navigator program. They provided funds for Navigator certification in our local community and also funded outreach and marketing efforts.

Volunteers in Medicine of Monroe County is a free clinic where Monroe and Owen County residents can go for medical care and other services offered, if they do not have health insurance and are not on Medicaid or Medicare. For information about Volunteers in Medicine, go to <http://vimmonroecounty.org/> or call 812-333-4001.

If you need assistance with choosing a health insurance plan for 2018 through the marketplace, or help in enrolling in a state plan, contact one of these agencies to receive free, unbiased help from a Monroe County Navigator in choosing a plan.

- City of Bloomington: Call 812-349-3851 for enrollment assistance. For help in Spanish, call 812-349-3860 or email latinoprograms@bloomington.in.gov.
- ASPIN Health Navigators: Call 877-313-7215 for Navigator assistance.
- Individual Solutions-IU Health: Call 1-888-531-3004 to make an appointment to see a certified Navigator, or visit iuhealth.org/individual-solutions. Bilingual Navigator on site.
- Monroe County Health Department: Call Scott Stowers at 812-349-2075, or email [sstowers@co.monroe.in.us](mailto:ssowers@co.monroe.in.us)
- Covering Kids & Families of SCCAP: Call 812-339-3447. Katie Rodriguez: ext. 510, katherine@insccap.org. Hannah Watt: ext. 511, hannahw@insccap.org. Assistance in Spanish available.
- Call 211 (available 24/7 free of charge) or visit www.in211.org/healthcare-project to learn how to apply, try a health insurance cost calculator, and get more local information.

- 24/7 Federal Enrollment Assistance is also available online through www.healthcare.gov/contact-us. 24/7 Federal Enrollment Assistance phone line is 1-800-318-2596. TTY: 1-855-889-4325.

For answers to other questions, contact Nancy Woolery at 812-349-3851 or wooleryn@bloomington.in.gov.

Copyright 2017 heraldtimesonline.com, 1900 South Walnut Bloomington, IN