

The Health Insurance Marketplace is Coming Soon

As part of health reform through the Affordable Care Act (ACA), or “Obamacare”, the Health Insurance Marketplace, previously known as Health Insurance Exchange, is a set of government-regulated and standardized healthcare plans, from which individuals may purchase health insurance that meets their needs and budget. The Health Insurance Marketplace is sometimes referred to as Health Insurance “Exchange”. President Obama has promoted the concept of a health exchange as a key component of his health reform initiative and he stated that it should be “a market where Americans can one-stop shop for a healthcare plan, compare benefits and prices, and choose the plan that’s best for them.”

There is much to learn and cover when it comes to the Health Insurance Marketplace, so we’ll start by covering the basics. First, the Health Insurance Marketplace will be the new way to find health coverage that fits your budget and meets your needs, all with one application. Once an application is complete you will be able to view all of your options and enroll in the plan that fits your needs. The Marketplace will also tell you if you qualify for free or low-cost coverage available through Medicaid or the Children’s Health Insurance Program (CHIP). Open enrollment starts on October 1, 2013 and coverage starts as soon as January 1, 2014. All of the exchanges must be fully certified and operational by January 1, 2014, under the new federal law.

The next thing to know is that the insurance plans offered through the Marketplace are offered by private companies, and they cover the same core set of benefits called the “essential health benefits”, which include ambulatory patient services (outpatient), emergency services, hospitalization, maternity and newborn care, mental health and substance abuse services, prescription drugs, rehabilitative care, laboratory, preventative and wellness, and pediatric services. All of the Marketplace plans must cover, at a minimum, the services listed above. A statement released today by the Health and Human Services Secretary, Kathleen Sebelius, reports that premiums are expected to be 20% lower in the Health Insurance Marketplace due to the competition and transparency. Secretary Sebelius states that come October 1, 2013 “consumers will be able to make apples to apples comparisons of quality health insurance plans.”

While the Marketplace plans are offered by private companies, the Marketplace is run by either your state or the federal government. If your state runs the Marketplace, you will get health coverage directly through your state’s website. However, as you are probably aware, Texas opted not to expand the State’s Medicaid program nor participate in the Health Insurance “Exchanges” at the State level. All Texas residents will use the federal website www.healthcare.gov to find and compare plans. Currently, traditional Medicaid plans in Texas include ineligible uninsured populations up to the 133% of the Federal Poverty Level. With the Marketplace, uninsured populations between 100 to 400 percent of the FPL will be eligible to participate in the Federal Marketplace and will also be eligible for tax credits to help subsidize the costs associated with that coverage.

We realize this is confusing and have only scratched the surface, because it is a little confusing for us as well, at this time. The good news is Chambers Community Health Centers (CCHC) is pleased to announce that it was awarded \$102,659 in supplemental grant funding through the Health Resources and Services Administration (HRSA) to help offset the costs associated with the new program. So, do not fret, over the next couple of months Eligibility staff at the Health Center will be attending regional and state-wide trainings to become experts on the Health Insurance Marketplaces and also to become “certified” navigators. A stipulation of the grant is that the Health Center must hire additional staff for outreach and enrollment, allowing us to increase outreach activities. Since Texas opted out of the “exchanges” it will be even more important to have these outreach and enrollment navigators either onsite in our clinics or out in our communities helping educate residents on the various Marketplace plans.

We appreciate everyone’s support and patience as we continue our tradition of being “What You Need, Where You Are”. A part of the Chambers Health system, Chambers Community Health Centers (Bayside Clinic and West Chambers Medical Center) operations would not be possible without the direction and support of Chambers Health and our patients.

For more information regarding our services, please visit our website at www.chambershealth.org