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HCC Repositions Efforts for Marketplace Outreach and Enrollment

Glitches, malfunctions and error messages are just a few adjectives that describe HealthCare.gov, which launched October 1. Fallout from the site has stifled many from comparing plans and purchasing insurance from the Health Insurance Marketplace.

In Lafayette County, efforts to educate health care consumers about health care reform, also known as the Affordable Care Act, began as early as last January. The Health Care Collaborative (HCC) of Rural Missouri and several of its network partners conducted a series of Marketplace workshops to equip area residents with information about penalties, important deadlines, and subsidy and cost sharing information designed to reduce costs.

According to HCC's Program Manager Julie Bartley, plans to educate and even assist with enrollment will continue despite the troubled launch of HealthCare.gov. "Glitches and politics will not change the fact that Americans are now required to purchase health insurance, or pay a fee," Bartley said. "Our goal is to make certain we provide factual, unbiased information about the new health care law and how it affects individuals, families and businesses. We are asking anyone who needs information, or who would like to enroll for a Marketplace health plan, to call us. We are here to help."

Bartley said that even with a malfunctioning HealthCare.gov, enrollment can still be accomplished using paper applications or over-the-phone. She also said it's important to be aware of the deadlines to avoid penalties, know if your income makes you eligible for a waiver that exempts you from purchasing health insurance, and how to determine eligibility for subsidies and cost sharing to lower costs for plans purchased through the Marketplace.

"We can help with all of that," Bartley said. "We are asking anyone who would like more information to contact us toll-free at 1.877.344.3572."

As for businesses with 25 or fewer employers, some may be able to purchase through the Small Business Health Options Program (SHOP). The online Marketplace version for SHOP is slated for launch later this month or in December. Businesses are asked to enroll using paper applications.

The new deadline for individuals and families to purchase health insurance is March 31, 2014. In order for health plans be effective January 1, 2014, an application must be completed, along with a paid premium for the first month, by December 15, 2013. For more information, or for enrollment assistance, contact Julie Bartley at 1.877.3572 or visit HCCNetwork.org/marketplace.