

Good News About the Affordable Care Act!

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If you're like me, all of the heated media coverage surrounding the Affordable Care Act (ACA), a.k.a "Obamacare," has created a strange collection of vague assertions that are tough to sort out. What are the actual facts about this health care reform that everyone seems so excited about? Fortunately, I know some experts here at the San Luis Obispo AIDS Support Network, and they have assisted me in unraveling what is actually true when it comes to the groundbreaking ACA.

On October 1st, despite the government shutdown, millions of people visited online websites in search of affordable health care, exceeding projected expectations of the interest level of the American public. These websites experienced such high volumes that many of their online servers were frozen with use. Clearly, Americans are ready for health care reform. I know I am.

The law was actually signed and passed in March of 2010 and had an immediate effect on the American citizen's relationship with health care. For example, preventative care was prioritized and insurance companies were newly required to cover those costs. Also, the age limit for young adults to remain on covered on their parent's insurance plans was raised to 26 years old, granting a substantial portion of our uninsured public access to health insurance. Controversy erupted, however, as people learned that the ACA would make health care coverage mandatory, complete with fines for those who fail to meet this requirement.

These initiatives are all part of the Affordable Care Act's long term plan, which, as of October 1st, has officially reached the open enrollment period. Using new online "marketplaces" that streamline and simplify the initial process, these state-level marketplaces, or exchanges, are a critical part of the new law. Through them, every plan will include ten essential core health benefits: ambulatory patient services, emergency services, hospitalization, maternity & newborn care, mental health & substance use disorder services (including behavioral health treatment), prescription drugs, rehabilitative and habilitative services & devices, laboratory services, preventive & wellness services, chronic disease management, and pediatric services, including oral and vision care for children. In other words, these plans are designed to be both comprehensive and affordable.

Another major change addressed through the ACA is that insurance companies can no longer deny coverage because of a pre-existing condition, nor can they drop coverage due to illness.

So, what's the first step for me, an average resident of San Luis Obispo County (SLO)? And, why is someone from the SLO AIDS Support Network (ASN) writing an article about all of this?

We are here to help. For the past several months, several of us have undergone extensive training to become certified enrollment counselors, and the ASN is now one of only three county agencies (Department of Social Services, Community Health Centers, and ASN) you can visit for assistance as you navigate the ACA. As someone who has personally witnessed our counselors' intense training and transformation into outstanding ACA advisors, trust me when I say: We are ready for you.

Despite the ACA's efforts to simplify this process, it's complicated. Here are some quick facts and suggestions to get you started. First, due to the huge response, the enrollment period (or window of time in which you can access these marketplaces) was extended through March, so **you have plenty of time to get everything ready to go.** Also, though Oct. 1st was start of enrollment, coverage doesn't actually kick in until Jan. 1.

Next, in order to access what the ACA has to offer, you must meet a few eligibility requirements. First, only documented citizens will have access to these programs. Second, in order to use CoveredCA.com, California's online marketplace, you must be a legal resident of this state. And last, you must not be currently incarcerated. If you meet all of these requirements, you are all set to get started.

Go ahead and visit CoveredCA.com first. Take a look at what plans you might qualify for. You will have some options, including several levels of coverage and financial assistance. Depending on your income, you might qualify for government subsidies to help you, creating a more affordable monthly cost. There is also something called cost-sharing assistance, which means that your co-pays and out-of-pocket expenses will be less. Medi-Cal is a second alternative for those who qualify. The ACA significantly expanded California's Medi-Cal program, which means that more people will be eligible to gain coverage under its services.

If you are currently uninsured, these are your two best options. They can be challenging to navigate, which is why we are here to help. You can reach us through the CoveredCA.com website by clicking the "Help Me to Enroll" icon. It may take a little while for someone to contact you, but this is understandable considering the huge response that these programs have received already. **Rest assured, you have time and you will be helped.**

The excellent certified enrollment counselors here at the ASN are culturally competent and motivated to help you successfully acquire the best health care plan available for you, and at the lowest cost possible. Whether you are a student, a retiree, or anyone in-between, we welcome all SLO county residents to give us a call (805-781-3660) and ask any questions you might have. You can even set up an appointment for some personalized help. It's complicated, but we're here to help.

See you soon.