

Slow start on first day

Few signups for federal health care

By Patricia Borns
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WAYNESBORO — The big moment finally arrived Saturday, and Priscilla Easterling, a Certified Application Counselor, fired up her laptop at the public library, waiting for the blue and green healthcare.gov landing page to appear.

Will it or won't it crash? the assister couldn't help thinking.

But Easterling, who works for Enroll Virginia out of Blue Ridge Legal Services covering the Winchester to Lexington region, wasn't too worried. At the start of the Affordable Care Act's second enrollment season, healthcare.gov was behaving like a different animal compared with last year, she said.

"They've made it a lot faster and friendlier and streamlined the application process," Easterling demonstrated some of the new bells and whistles while waiting for her appointments to show. "If someone has their information ready, we can complete an application in about 30 minutes."

Easterling's challenge isn't the federally-run health care website but reaching a rural population with Internet coverage that can be hit or miss, limited time off work, and a long way to drive for help enrolling. Two of her clients Saturday were no shows. Like traveling ministers of old, she takes to the road, meeting people where they are to help them get covered. A few days ago she traveled "across the mountain" to Page County to counsel a woman who had stopped working because of a disability and has had diabetes since she was 4.

"She was in desperate need of health care," Easterling said. The



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Certified application counsellor Priscilla Easterling with Enroll Virginia talks about the various health care plans available online through the HealthCare.gov website during an interview in Waynesboro on Saturday.

woman qualified for a Silver-level plan with a \$435 a month tax credit and a cost-sharing reduction of about 94 percent, she said.

The state received a \$9.3 million federal grant in October to hire more than 100 people to help with enrollment. Officials also are partnering with the Virginia Community Healthcare Association and the state network of federally qualified health centers. An additional \$4.3 million federal grant is funding outreach work through the Virginia Poverty Law Center and a multimedia campaign being launched this winter.

"Our goal is to enroll a lot more people this year," said Jill Hankens, a staff attorney specializing in health care at Virginia Poverty Law who helps run the enrollment campaign. The target is to cover an additional 160,000 Virginians through A Healthy Virginia, Gov. Terry McAuliffe's health care plan, Hankens said.

Federal officials say roughly 216,350 Virginians picked health

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Five things for you to know for 2015

The Affordable Care Act marketplace has come a long way since its wild and crazy start on October 1, 2013. From the debut of the long-delayed SHOP marketplace for small businesses to steeper penalties for those who opt out of health insurance, here are this year's highlights of what's different and new.

Prices? It depends: "Overall, most of the plans from what we've seen have only increased about 5 percent, Easterling says, but it depends on the plan you choose. Carriers have reportedly reduced monthly premiums on Bronze-level plans with the highest deductibles and out of pocket costs, while substantially raising monthly premiums on their Platinum-level

plans with the lowest cost-sharing.

Cost/benefit changes Insurers routinely rename their health plans and reprice and modify their benefits. If you bought one in 2014, chances are it has changed. To get the best deal, don't take your plan for granted. Shop for new options every year.

Subsidies increase Health plan subsidies are tied to the cost of coverage, so with the slight rise in their cost comes more help to pay for it if your income qualifies. But if you bought a plan last year, you can only get the extra assist by reapplying. Otherwise you're re-enrolled in your current plan.

SHOP exchange debuts With the many woes of healthcare.gov last year, the exchange

for small businesses went nowhere. But this year it's online, and those businesses can get a tax credit by using it. SHOP is for employers with 50 or fewer full-time employees. If you have 25 or fewer earning on average up to \$50,000 a year, the credit is worth up to 50 percent of your contribution toward their premium costs if you pay half the premium.

Virginia is one of a handful of states where employers can offer multiple options to their staff through SHOP.

Tax penalties go up if you're not covered with some form of health insurance or exempt. The 2015 penalty is \$325 and \$162.50 per child with a family maximum of \$975, or 2 percent of your income with

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plans last year in the new insurance marketplace out of the about 392,340 that are eligible to enroll. Nearly 60 percent of those about to sign up also are eligible for financial assistance for their insurance.

Federal data shows that many Virginia residents who have obtained coverage so far are older, though about 39 percent are under age 35. More than half are women, and 82 percent are getting financial help to pay their monthly premiums. About 55 percent of those who selected a plan through the marketplace were white, 22 percent

were black, about 18 percent were Asian and about 3 percent were Latino.

Asked what enrollment assisters will be telling people who worry the Supreme Court may overturn subsidies obtained in states like Virginia that use the federal marketplace, Hankens replied, "We can't predict what the Supreme Court might do in the future. We encourage them to take advantage of the opportunity today."

Virginia currently has close to 400,000 people who could qualify for Medicaid if it were expanded. Of those, roughly half who are earning 100 percent of the federal poverty level could qualify for Obamacare with a large subsidy. Those who qualified but didn't enroll in a

health plan last year could face a penalty at tax time. (See sidebar.)

Besides first-time health care shoppers, navigators and insurance agents will be helping people renew their coverage, reconcile their tax information and, in some cases, find a health plan to replace their grandfathered coverage.

Although the Virginia General Assembly last week gave carriers the option to let customers stay on non-ACA compliant plans, they may see financial advantage in moving people to higher-priced plans with more benefits, Hankins said.

The open enrollment window for marketplace health plans is Nov. 15 to Feb. 15.

The Associated Press contributed to this story.

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deductions, whichever is greater.

The 2014 penalty is 1.0 percent of income or \$95 per adult and \$47.50 per child, up to a maximum of \$285 per family.

What you need to enroll

Whether you enroll online or with assistance, you'll need to provide a mailing address, social security or alien number, and income for each household member you want to cover. The income questions are detailed but follow tax law, Easterling says.

For example, if you receive child support, you don't have to include it as income, but if you receive alimony, you do. You'll need information for everyone in your household who you want to cover.

Shopping tips

Experts say don't just go for the cheapest premium. Bronze-level plans may offer premiums as low as \$0 a month, but

you're stuck with 60 percent of the cost and a high deductible if you get sick even once.

If you take medications, make sure they're covered in the plan's formulary. This year insurance carriers have made it easier to check by putting their formularies on healthcare.gov, Easterling says.

If a particular doctor, specialist or hospital is important to you, don't rely solely on the company's provider directory to see if the plan includes them. Call the doctor's office and ask if they accept the plan. Insurance companies have narrowed the provider choices of marketplace plans, so if your doctor isn't included and you want to keep seeing him or her, be sure to factor in the cost of using an out-of-network provider.

The Associated Press contributed to this story.

For enrollment assistance

In addition to the resources below, many local insurance agents are certified to sell marketplace health plans at no extra cost to you.

Enroll Virginia
www.enroll-vir-

ginia.com

Toll free 1-888-392-5132

Certified Application Counselors offer help by phone or appointment in your area.

Cover Virginia

Learn about Medicaid and FAMIS programs as well as healthcare marketplace coverage.

www.coverva.org

1-855-242-8282

www.healthcare.gov

Federal online enrollment website with 7x24 toll-free support

www.healthcare.gov

Toll free 1-800-318-2596 for individual plans

1-800-706-7893 for small business plans

Valley Community Services Board

(540) 887-3200 (main)

85 Sanger's Lane

Staunton, VA 24401

Mon.-Fri. 8 am - 8 pm

Liberty Point Behavioral Healthcare

Toll free (800) 496-7941

(MAIN)

1110 Montgomery Avenue Staunton, VA 24401

Mon.-Fri. 9 am - 5 pm

Med-Assist/Firstsource

(540) 332-5519 (main)

Located at Augusta

Medical Center

70 Medical Center Dr.,

Fishersville

Mon.-Fri. 8 am - 4:30 pm