

# Slow start on first day

Few signups for federal health care

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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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