

# Opinion: Help available to find health insurance

By John Williams

The Affordable Care Act, commonly known as Obamacare, is in full swing. Effective Oct. 1, Americans are able to enroll for the state insurance programs for coverage starting Jan. 1.

Two state insurance exchanges exist for South Shore residents; Covered California for California residents and Nevada Health Link for Nevada residents. Both exchanges allow for you and your family to compare health coverage options and choose the one that best fits your needs and budget. Through these exchanges some residents may even be eligible to receive financial assistance to make health care more affordable. This marketplace will help community members to shop online, over the phone and in person to find the right health insurance option for them. Individuals and small businesses can compare different health insurance plans and learn whether they qualify for federal subsidies and tax credits.



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Additionally, residents will be able to determine if they are eligible for low-cost or no-cost health coverage through Medi-Cal and Medicaid, as these government programs have been expanded to cover more people than in the past.

Barton Health has been proactively working towards being able

to assist our residents with getting health care coverage and access to health services. Over the past several months, we have worked to:

1) Contract with insurance companies working with the exchange in California. Barton Health is continuing to connect with insurers in Nevada working with Nevada Health Link to determine coverage options at Barton facilities for Nevada residents.

2) Expand and remodel the Community Health Center (formerly the Community Clinic) to address the anticipated increase in community members seeking preventative and treatment-based health care.

3) Become a Covered California official Community Outreach Partner and Certified Enrollment Entity. By the end of October, Barton will have 19 Covered California certified enrollment counselors on staff to assist community members with in-person support for insurance exchange sign-ups. Appointments with these counselors can be scheduled through our Health Care Reform hotline at (530) 600.1984.

Americans who do not sign up for health coverage for 2014 will face federal penalties. These penalties equate to \$95 or 1 percent of income, whichever is greater. A family will be charged a penalty of \$95 per uncovered adult and \$47.50 per uncovered child (up to \$285 for a family) or 1 percent of the family's income, whichever is greater. These penalties increase each year for those who are not covered.

Many have asked if care can be given across the state line for exchange coverage. Out-of-state coverage is subject to each individual health plan's specific policies and network coverage as detailed within the health insurance policy. Each health insurance policy has a specific list of providers that are in the network for covered services. It is important for community members to check with each individual plan offered

to confirm that your provider's services are covered under that plan.

We are proud to be of assistance to our community members, as determining the best health care option for you can be overwhelming. To find out more about the state exchanges, California residents may go online and Nevada residents may go to this website. For your convenience, Barton has created a website with useful information on the reform changes including helpful links, videos and frequently asked questions.

*John Williams is president and CEO of Barton Health.*