

Opinion: Separating health care facts from fiction

By Marco Huerta

Signing up for a health insurance plan can be daunting and time consuming. As a certified enrollment counselor, my job is to make it easier for South Lake Tahoe families and individuals to navigate Covered California and enroll in a health care plan.



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With all the talk the about health care, I have heard rumblings and rumors about what is happening with the Affordable Care Act and what is changing with insurance. Get informed. Make a free one-on-one appointment with me or one my fellow enrollment counselors, have your questions answered, and get enrolled for 2018.

Uncertain about the next steps? Below I have tried to separate the myths from the facts.

Myth: The open enrollment period is shorter this year.

Fact: It is true that all states that use HealthCare.gov (the federal exchange) and Nevada Health Link (Nevada's state-run exchange) only have a six week enrollment period, between Nov. 1 and Dec. 15, to enroll in a health care plan. Covered California (California's exchange) has not taken this federal

recommendation. Californians must enroll by Dec. 15 to be insured on Jan. 1, but are eligible to enroll any time between Nov. 1 and Jan. 31.

Myth: I should not bother enrolling because President Trump/Congress/others will get rid of Obamacare in 2018.

Fact: With all the presidential and congressional talk about health care, you are still able to enroll for all of 2018. If you do not enroll and are not covered by a plan, you will have to pay a tax penalty. In 2016, the penalty was \$695 or 2.5 percent of your household income.

Myth: I can't afford health insurance.

Fact: Monthly premiums must be paid, regardless of how well you are. However, if you experience an unexpected injury and are uninsured, you will have to cover medical costs plus the tax penalty.

Myth: Anthem Blue Cross is no longer in South Lake Tahoe. Now I will be dropped from my health insurance and don't have any options.

Fact: It is true that Anthem Blue Cross of California has decided to no longer serve this area after Dec. 31. If you enrolled in an Anthem Blue Cross of California plan in 2017, an alternative plan with Blue Shield that has a similar monthly premium will automatically be selected for you for all of 2018. If you wish, you also have the option during this open enrollment period to speak with an enrollment counselor and select a new plan.

Myth: This is the only time of year to enroll in a health care plan.

Fact: Yes, this is the only time frame a person can select health care plan unless he or she experiences a "life qualifying event." After a major life event (e.g. getting

married, becoming a parent, or losing a job), a person has 60 days to enroll in a health care plan. One exception: Medi-Cal enrollment is year-round through Covered CA website or by calling the South Lake Tahoe Medi-Cal Office at 530.573.3200.

Myth: Getting help with enrollment costs money.

Fact: Barton Health offers enrollment support and assistance for California residents at no cost. All potential enrollees must have a photo ID, Social Security number, and their 2016 income. Enrollment assistance is available in English, Spanish, and other languages.

Marco Huerta works at Barton Health. This is his fourth year as a certified enrollment counselor.