

New Health Insurance Marketplace: Sign-up Now!

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This week, Senator Kathleen Vinehout focuses on the Health Insurance Marketplace. The open enrollment for health insurance through the Marketplace begins on October 1st. Many people have questions about the Marketplace and where to access resources necessary to help them navigate through the Marketplace. Kathleen's column offers links to resources to help people sign-up for health insurance.

MADISON - Now is the time to sign-up for health insurance! If you buy your own insurance or are uninsured, you will want to know about the Health Insurance Marketplace.

If you or someone you know receives coverage through the state's high-risk pool (HIRSP) you will now need to sign-up for coverage through the Health Insurance Marketplace.

If you or someone you know recently lost coverage through BadgerCare you will need to sign-up through the Health Insurance Marketplace.

The Marketplace sign-up period begins October 1, 2013. If you sign up in the next few months your coverage will begin January 1, 2014. This open enrollment period will last through the end of next March. After that you will be unable to buy individual health insurance until the October 2014 enrollment for health insurance coverage that starts in 2015. This is a very big change for folks who buy insurance on their own.

At the new online marketplace you can choose among quality private health plans. You can compare insurance options based on price, coverage, quality and other features. Clear

information is available on plan premiums, deductibles, and out-of-pocket costs.

Health plans in the Health Insurance Marketplace offer comprehensive coverage, including doctor office visits, lab tests, maternity care, mental health, hospital visits, rehabilitation, emergency visits, prescriptions and children's oral and vision care. The Affordable Care Act (ACA) also required free coverage for preventive care visits and services.

Under the Affordable Care Act (ACA) no plan may deny people coverage for pre-existing conditions. No plan may place a life-time cap on health expenses. Women must be charged the same rate as men. And there is a cap on how much you pay for out-of-pocket costs.

You may be able to get financial help to pay for your health insurance premium. Over 80% of people who buy coverage in the Marketplace will qualify for financial help. Credits will apply immediately to the plan you have chosen. This will make your premium less.

To find out more please go to www.healthcare.gov or www.cuidadodesalud.gov. You may also call the 24 hour hotline at 1-800-318-2596.

To determine an estimate of the premium tax credits you may receive go to <http://kff.org/interactive/subsidy-calculator/>

Employers can find similar information tailored to small businesses at <http://www.smallbusinessmajority.org/taxcredit-calculator/>

You can also use the calculator to find out if you or someone you know is eligible for BadgerCare. Because of state budget changes many parents recently received a letter telling them they will lose coverage. Parents making over \$15,500 for a couple are no longer eligible for BadgerCare, and must sign up for a private plan through the Marketplace.

About 90,000 people are expected to lose BadgerCare coverage by the end of this year. In the counties that make up the 31st Senate District over 4,000 people are affected by this deliberate policy change by the Governor and the Republican-controlled legislature. This change did not have to happen and was not required by the ACA.

I've received many questions about how the ACA affects seniors. The new Health Insurance Marketplace does not sell supplemental Medicare plans. These plans will still be sold as they are today.

A big Medicare change is the closing of the "doughnut hole" - the limit on prescription drug coverage. By 2020 there will be no drop in coverage for prescriptions after you spend a certain amount. This change affects many Wisconsin seniors. Already seniors have saved more than \$7 billion on expanded Medicare Part D – drug coverage.

Medicare was never designed to cover preventive services. This problem was fixed with the passage of the ACA. Key preventive services under Medicare are now free. These services include, for example, annual well visits, mammograms and colonoscopies.

Under the Affordable Care Act, American health care will recognize what others have known for a long time: it's much less expensive to keep people healthy than treat them when they are ill.

Many people are afraid to sign-up through the Marketplace. Some unscrupulous groups try to deceive and confuse people. Arm yourself with information and share this information with your friends and neighbors. If you have questions don't hesitate to call my office at (877) 763-6636.

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