WITH DEADLINES CLOSING IN, OBAMACARE REGISTRATION REMAINS CHALLENGE IN FOX VALLEY

HEALTH REFORM HURDLES

By Jim Collar
Post-Crescent Media

For those who are helping Fox Valley residents enroll for insurance under the Affordable Care Act, the challenges didn't end with fixes to the federal marketplace website.

The level of urgency is only growing as the enrollment window narrows, they say.

Uninsured residents have just more than two months to act before the inaugural open enrollment period comes to a close. Officials say many among the community's uninsured population are unaware of the law or their responsibility to get a policy.

Community leaders have taken notice and are developing strategies to educate and ultimately get health insurance coverage for those who need it.

"We're trying to invest in the best possible way we can to address this issue with the finite funds we have available," said Tony Gonzalez, vice president of community development for United Way Fox Cities.

See REFORM, Page A6

HOW TO GET HELP

The Affordable Care Act, often referred to as ObamaCare, requires all residents to carry health insurance. Tax subsidies are available to those who can't afford it and enroll for insurance through the federal health insurance marketplace. The Fox Valley's Partnership Community Health Center has certified application counselors on staff to guide consumers through their options and available subsidies. Those who need help with applying for coverage through healthcare.gov can call the Partnership Community Health Center to schedule an appointment at 920-750-6654 (for those who speak English) or 920-750-6622 (for Spanish speakers).

SPECIAL REPORT

The Affordable Care Act will touch nearly every American. Post-Crescent Media and Gannett Wisconsin Media continue to closely examine the implementation of the new law, how it's affecting the Fox Valley community, and the resources available to people who need help. For more stories, tips and resources, click on postcrescent.com/healthcareform.
**FREQUENTLY ASKED QUESTIONS**

- **Will everyone buy health insurance?** Most people are required to have health insurance, or pay a penalty if they don’t get it.
- **What’s the penalty?** Initially, the penalty will be the greater of $695 per year (up to $2,085 for a family) or 2.5 percent of income. Penalties are phased in over time, starting at the greater of $95 or 1 percent of income in 2014, $325 or 2 percent of income in 2015 and $695 or 2.5 percent of income beginning in 2016.
- **How many Americans will be penalized?** Congressional Budget Office projects 3.9 million people will pay the penalty in 2016.

**Will the Affordable Care Act affect small businesses?**
Businesses with fewer than 50 employees are exempt from penalties faced by larger employers that do not offer coverage. Penalties for larger employers (50 or more employees) do not go into effect until 2015, a full year later than originally scheduled.

- **What is the health insurance marketplace?** Also known as exchanges, these are organizations set up to create more organized and competitive markets for people buying health insurance. They offer a choice of comparable health insurance plans (via a website), certify plans that participate and provide information to help consumers better understand their options.

- **Who gets help from these exchanges?** Exchanges mainly serve people buying insurance on their own and small businesses with up to 50 employees (100 beginning in 2016), although states can choose to include larger employers in the future.

- **What about subsidies?** Tax credits are available to people who buy coverage in the new exchanges and who have income up to 400 percent of the federal poverty level ($43,320 for an individual or $88,200 for a family of four in 2009). To be eligible, you must not be eligible for public coverage—such as Medicaid, the Children’s Health Insurance Program, Medicare or military coverage—and must not have access to health insurance through an employer.

- **What happens to employers that don’t provide health benefits?** The health reform law does not require employers to provide health benefits. However, it does impose penalties in some cases in larger employers (those with 50 or more workers) that do not provide insurance to their workers or that provide coverage that is unaffordable. Larger employers that do not provide coverage will be assessed a penalty if any one of their workers receives a tax credit when buying insurance on their own in an insurance exchange. The enforcement takes effect in 2015, a year later than originally scheduled.

- **What will be the employer penalty?** Equal to $2,000 multiplied by the number of workers in the business in excess of 30 workers (with the penalty amount increasing over time). Penalty is not applied to the first 30 workers.

**Source:** Kaiser Family Foundation

---

**RELIEF, FRUSTRATION**

The public’s reception to the health care law has run the gamut.

Kristine Stacker, executive director of Partnership for a Healthier America, said many have left pleased with the price and the depth of coverage they obtained. Counselors have enrolled enrollees who were thrilled with the opportunity to acquire coverage for the first time, Sarvela said.

But some have not been thrilled. "I've mentioned ‘smokers among ‘on we’ve experience’ sticker shock when asking through coverage,” Options.

"It’s not affordable for smokers," Stacker said, "and I think people are willing to commit to that kind of life-changing decision right at that moment.”

Many arrive without even a basic insurance vocabulary. Counselors have to explain the meanings of terms such as "deductible" and "premium," Sarvela said.

Hannah Kosgard, one of Partnership’s certified application counselors, said website issues that stalled enrollment for nearly two months added with even basic computer skills were encouraged to try enrollment on their own, many have became frustrated and sought help.

To their credit, "people haven’t given up," Kosgard said.

"It’s very tricky." The insurance mandate has been a bit daunting for many people with pre-existing conditions and there’s no doubt many will return with questions. Counselors didn’t anticipate the need for follow-up work as the enrollment push began.

"They’ve become an important component of the job," Kosgard said.

"Giving them Health Insurance 101 in 10 minutes isn’t going to get them through their first year. It’s very tricky.”

"They’re not going to continue to pay if they’re not seeing the value of their coverage,” Sarvela said.

— Jim Collar: 920-993-1000, ext. 216, or jcollar@postregister.com on Twitter @JimCollar

---

**GRASSROOTS EFFORTS**

Building awareness has required grassroots workers per capita spending on outreach is the nation’s lowest at 46 cents per person, according to The Associated Press.

Volunteers from ecumenical groups and community organizations have been focusing on helping low-income residents register. But problems have arisen.

Workers have fielded plenty of questions from those who have gone through the enrollment process. Many now have private coverage for the first time and don’t know what to do with the insurance cards that came to their mailboxes.

"Enrollment is the easy part,” said Trish Sarvela, development director for Partnership Community Health Center. “In the bigger picture, the question is, ‘Now what?’

Leaders from organizations including the health center, hospitals and nonprofits such as LEAVEN and United Way—have met monthly to develop strategies for handling ongoing difficulties.

**ADDED COMPLEXITY**

A change in eligibility requirements for Wisconsin BadgerCare program have made enrollment more complex.

John Rathman, deputy director of Outagamie County’s Health and Human Services Department, said if members are placing phone calls to each of 1,500 lower-income clients who are expected to lose that coverage, they’re inquiring whether clients made an "arrangement" through the mark or otherwise—and offering appointments to those who need help.

“Our staff has been very busy,” Rathman said.

Partnership Community Health Center has taken the lead on Fox Valley enrollment efforts. It has a center in downtown Appleton with counselors available to walk consumers through the process.

In Wisconsin, 40,752 people selected plans through the marketplace as of Dec. 28. Certified applica-

tion helped 358 consumers through the end of December.