

Enrollment Event Will Help With ACA Health Insurance

Thursday, 20 February 2014

{audio}/images/stories/mp3/140220.aca_workshop.mp3{/audio}

Brianna Gibbs/KMXT

The deadline to sign up for health insurance as mandated by the Affordable Care Act is just over a month away. While that may seem like plenty of time, local health care providers are trying to help folks get it done as soon as possible and answer any lingering questions about the process, or who should apply.

This weekend there will be a special community enrollment event to educate people about the process, clear up misconceptions and ultimately help people enroll.

JC Rathje is the executive director of the Community Health Center, one of the sponsors of the event.

“The big issue is that many people have questions about what is required and timelines for that. They don’t quite understand how it impacts them. If they are a person who should be signing up for health care coverage what does it mean for them, and it’s different for everyone. And it’s different for everyone. So the purpose of this event is to be able to answer one-on-one everyone’s questions, make sure they have a complete understanding of their responsibilities and also their opportunities, and how they are directly impacted, because it really is different for everyone.”

Rathje said people who currently have health insurance are fine, and really don’t need to worry about signing up for anything through the Affordable Care Act. However, for those who aren’t insured, Rathje said they will need to sign up for health insurance by the March 31 deadline, or face a financial penalty that will increase each year.

Cherie Skonberg is Kodiak’s enrollment representative and said people’s understanding of the new process is across the board.

“Well the majority of the clients that I’m seeing are seasonal workers and they don’t understand very much at all. They think it’s like Medicaid. Some of them come in here thinking it’s like the Medicaid program because they hear that it’s income-based. So they come in with the misconception that I’ve already applied for Medicaid and was denied. And then I’ve got the other group of people that have been listening to the news and they don’t approve of it and they come in with questions and comments and are upset about it. They’re upset about having to do this and don’t like Obamacare. It goes from one end of the spectrum to the other.”

She said the majority of people end up being appreciative of the fact that they can get insurance at reasonable cost, but there is a learning curve as far as understanding how it all works.

In Alaska, residents are required to sign up through healthcare.gov. Skonberg said the website had quite a few problems when it first went live, but most of those problems have been cleared up.

“For the most part it’s running pretty smoothly and I’ve been able to enroll between 3-5 people a day, you know on a good week when everything goes well and they come in with the right information. We can get through the whole process in about an hour and a half.”

Skonberg said the list of informational materials people will need when they enroll is rather substantial, and those that attend the enrollment event will need to bring all of them.

“You’ll need to have with you a state photo id, social security card for each person needing health insurance, income verification – like pay stubs, W-2 forms, 2012 taxes -- birth certificate, U.S. resident card, passport or anything else verifying qualifying immigration status, policy numbers of current insurance of those households, current email address and passwords – or we can help you create an email, I can help you do that.”

Printed materials will be available during the enrollment event in Tagalog, Spanish and English, and Tagalog translators will be available on site. However, Skonberg said folks should bring a bilingual family member to help them with the process if they struggle with English.

She said Alaska Natives and American Indians aren’t required to have insurance through the Affordable Care Act, but will need to fill out a one-time exemption form. The community enrollment event will also provide assistance with those forms if needed.

The enrollment event starts Friday at 10 a.m. and will run through 7 p.m. in the Koniag conference room of the KANA building on Near Island. Help will also be available at the same location on Saturday from 9 a.m. until 4 p.m. The enrollment event is free and open to all community members. It is sponsored by Kodiak Community Health Center, Alaska Native Tribal Health Consortium, Providence Kodiak Island Medical Center, KANA and Enroll Alaska.